

1990 ANNUAL REPORT

58180-2-U

OF THE

Bureau of Financial Institutions

State Corporation Commission

Commonwealth of Virginia

SHOWING THE CONDITION OF

Banks
Savings Institutions
Industrial Loan Associations
Credit Unions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1990



FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

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Institutions**

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BUREAU OF FINANCIAL INSTITUTIONS**

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STATE CORPORATION COMMISSION

PRESTON C. SHANNON, Chairman

THEODORE V. MORRISON, JR.

THOMAS P. HARWOOD, JR.

WILLIAM J. BRIDGE, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1990

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended, December 31, 1990.

Respectfully,

SIDNEY A. BAILEY
Commissioner of
Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

SIDNEY A. BAILEY,
Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE

THELMA B. GREENWOOD,
Financial Institutions Administrative Manager

CONSUMER FINANCE

JOHN T. SUTTON, JR.,
Assistant Commissioner

CREDIT UNIONS

GEORGE H. LATHAM,
Assistant Commissioner

RESEARCH AND STRUCTURE

NICHOLAS C. KYRUS,
Deputy Commissioner

SAFETY AND SOUNDNESS

JOHN M. CROCKETT,
Acting Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION
HAS ADMINISTERED THE BANKING LAWS*Chief Examiner of Banks*

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

LEGAL HOLIDAYS

In each year the first day of January (New Year's Day), the third Monday in January (Lee-Jackson-King Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be legal holiday as to the transaction of all business (Title 2.1, Chapter 3, Code of Virginia).

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

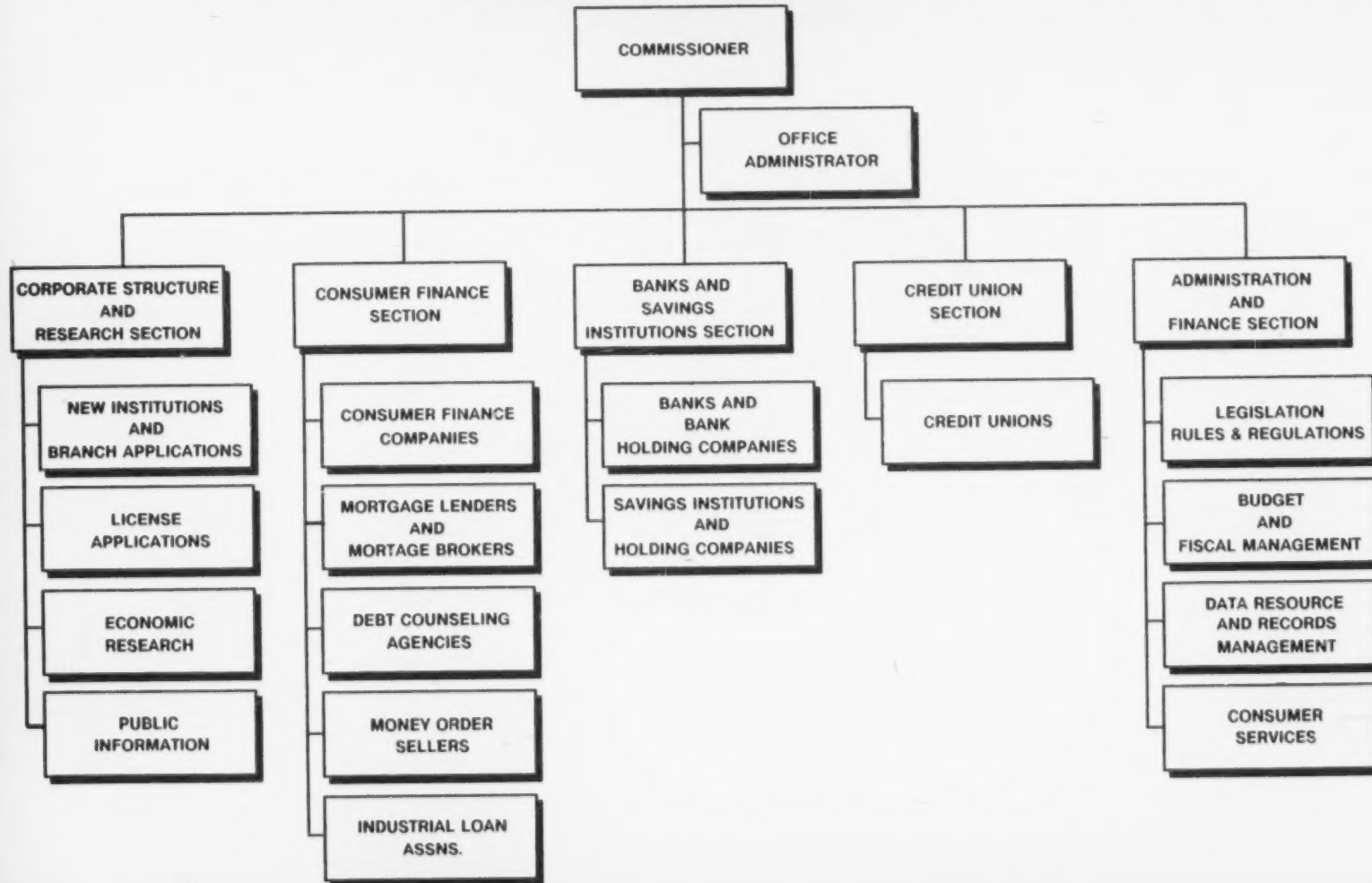
CONSOLIDATED REPORT OF CONDITION VIRGINIA STATE BANKS DECEMBER 31, 1989 AND
DECEMBER 31, 1990 (DOLLAR AMOUNTS IN THOUSANDS)

	130 State Banks December 31, 1989 1,101 branches	129 State Banks December 31, 1990 1,147 branches
ASSETS		
1. Cash and balances due from depository institutions.....	\$ 2,694,766	\$ 2,791,666
2. Noninterest-bearing balances and currency and coin.....	2,269,523	2,253,318
3. Interest-bearing balances.....	425,243	538,348
4. Securities.....	8,303,246	8,486,893
5. Federal funds sold & securities purchased under agreements to resell in domestic offices of the banks and of its Edge and Agreement subsidiaries, and in IBF's.....	1,570,800	1,558,161
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income.....	25,522,489	25,090,271
8. LESS: Allowance for loan and lease losses.....	276,127	498,660
9. LESS: Allocated transfer risk reserve.....	-0-	-0-
10. Loans and leases, net of unearned income and allowance for losses.....	\$25,246,362	\$24,591,611
11. Assets held in trading accounts.....	49,800	718,125
12. Premises and fixed assets (including capitalized leases).....	784,073	830,710
13. Other real estate owned.....	42,206	195,028
14. Investments in unconsolidated subsidiaries and associated companies.....	11,949	10,424
15. Customers' liabilities to banks on acceptances outstanding..	35,899	44,880
16. Intangible assets.....	43,234	64,825
17. Other assets.....	821,901	1,313,482
18. TOTAL ASSETS.....	<u>\$39,604,236</u>	<u>\$40,605,805</u>
LIABILITIES		
19. Deposits:		
20. (1) Noninterest-bearing.....	\$ 3,295,924	\$ 3,172,804
21. (2) Interest-bearing.....	24,493,136	26,393,088
22. In domestic offices.....	\$29,789,060	\$31,565,892
23. (1) Noninterest-bearing.....	\$ -0-	\$ 1,259
24. (2) Interest-bearing.....	215,121	58,869
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	\$ 215,121	\$ 60,128
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's....	5,499,273	4,251,178
27. Demand notes issued to the U.S. Treasury.....	346,686	92,438
28. Other borrowed money.....	333,426	1,024,805
29. Mortgage indebtedness and obligations under capitalized leases.....	56,468	53,502
30. Banks' liabilities on acceptances executed and outstanding..	35,899	44,880
31. Notes and debentures subordinated to deposits.....	179,013	183,794
32. Other liabilities.....	590,108	704,265
33. TOTAL LIABILITIES.....	<u>\$37,043,054</u>	<u>\$37,980,882</u>
EQUITY CAPITAL		
34. Perpetual preferred stock.....	\$ -0-	\$ -0-
35. Common stock.....	586,408	632,478
36. Surplus.....	317,018	333,602
37. Undivided profits and capital reserves.....	1,456,236	1,459,168
38. LESS: Net unrealized loss on marketable equity securities...	480	325
39. Cumulative foreign currency translation adjustments.....	-0-	-0-
40. TOTAL EQUITY.....	<u>\$ 2,559,182</u>	<u>\$ 2,624,923</u>
41. TOTAL LIABILITIES AND EQUITY CAPITAL.....	<u>\$39,604,236</u>	<u>\$40,605,805</u>

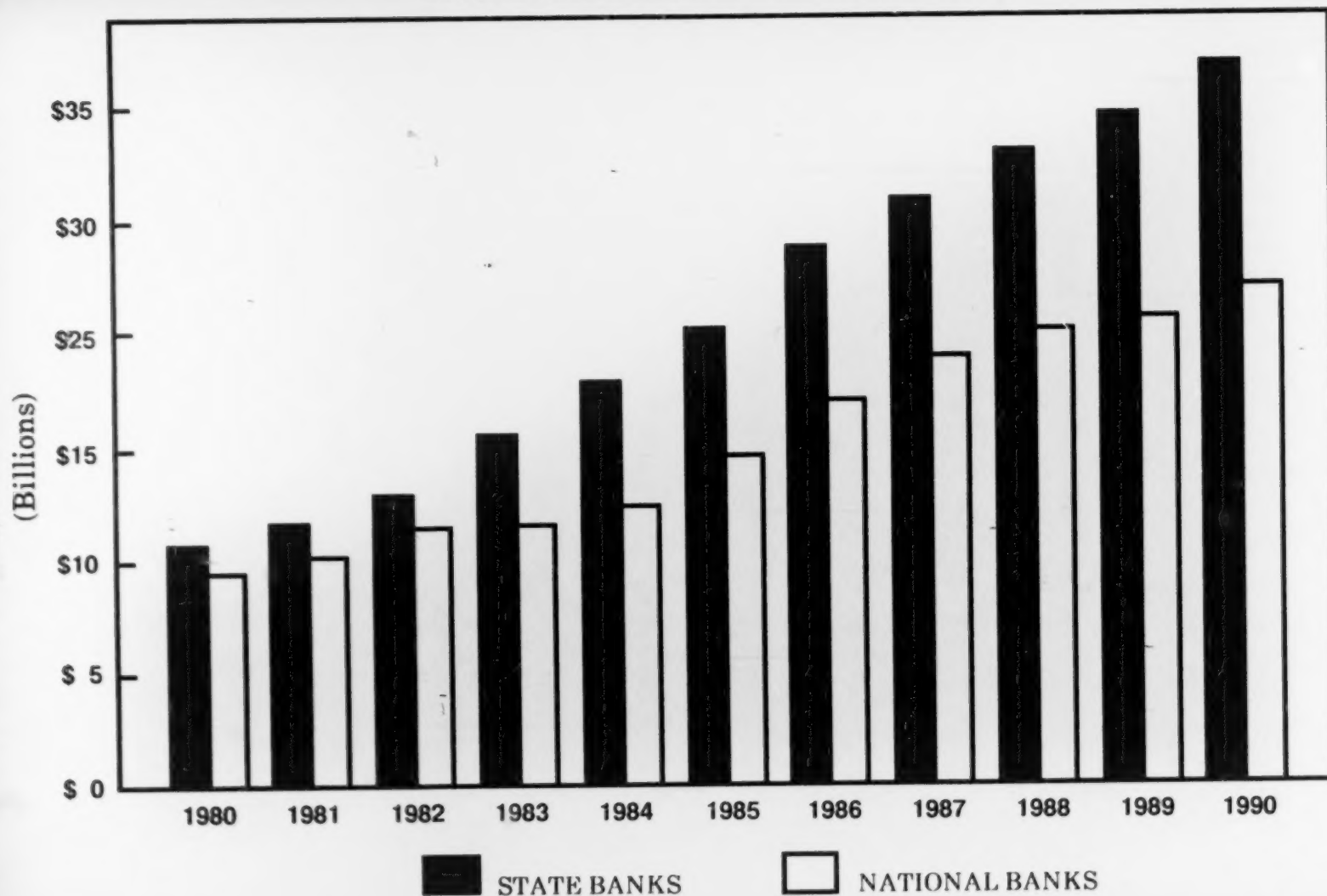
STATE CHARTERED BANKS AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

	1989	1990
INTEREST INCOME:		
Interest and fees on loans.....	\$2,884,841	\$2,940,308
Income from lease financing receivables	5,001	3,938
Interest on balances due from depository institutions.....	29,829	32,819
Interest and dividends on securities	600,591	771,990
Interest from assets held in trading accounts.....	12,329	14,288
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's.....	125,984	123,136
TOTAL INTEREST INCOME.....	\$3,658,575	\$3,886,479
INTEREST EXPENSE:		
Interest on time certificates of deposit of \$100,000 or more.....	\$ 383,420	\$ 353,028
Interest on other deposits	1,351,253	1,493,534
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's.....	16,969	14,363
Expense of Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries and in IBF's.....	346,763	364,946
Interest on demand notes issued to the U.S. Treasury and on other borrowed money.....	106,416	129,217
Interest on mortgage indebtedness and obligations under capitalized leases	4,575	4,701
Interest on notes and debentures, subordinated to deposits.....	18,822	18,225
TOTAL INTEREST EXPENSE	\$2,228,218	\$2,378,014
NET INTEREST INCOME	\$1,430,357	\$1,508,465
Provision for loan and lease losses.....	\$ 163,201	\$ 476,260
NONINTEREST INCOME:		
Income from fiduciary activities.....	\$ 47,125	\$ 51,016
Service charges on deposit accounts in domestic offices	137,236	157,957
Gains (losses) and fees from assets held in trading accounts.....	5,703	10,935
Other noninterest income.....	242,311	231,285
TOTAL NONINTEREST INCOME.....	\$ 432,375	\$ 451,193
Gains (losses) on securities not held in trading accounts.....	\$ 13,729	\$ 33,142
NONINTEREST EXPENSE:		
Salaries and employee benefits.....	\$ 590,539	\$ 618,088
Expenses of premises and fixed assets (net of rental income).....	186,475	199,682
Other noninterest expense.....	413,952	470,331
TOTAL NONINTEREST EXPENSE	\$1,190,966	\$1,288,101
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS		
APPLICABLE INCOME TAXES	\$ 522,294	\$ 228,439
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	\$ 116,444	\$ 37,214
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES.....	\$ 405,850	\$ 191,225
NET INCOME	\$ 241	\$ 489
	\$ 406,091	\$ 191,714

**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



STATE & NATIONAL BANKS-VIRGINIA 1980-90



ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

OPERATING RATIOS FOR ALL STATE CHARTED BANKS FOR 1990

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	Over 1 Billion	All Banks
NUMBER OF BANKS IN GROUPS OF	20	32	44	22	6	5	129
SOURCE AND DISTRIBUTION OF INCOME:							
Percentage of Total Interest Income:							
INTEREST INCOME:							
Interest and fees on loans.....	71.14	80.73	78.96	74.91	80.85	74.89	75.65
Income from lease financing receivables.....	0.00	0.00	0.05	0.00	0.00	0.13	0.10
Interest on balances due from depository institutions.....	2.72	1.35	1.80	1.15	0.11	0.73	0.84
Interest and dividends on securities.....	16.48	11.66	15.11	20.11	16.33	20.91	19.87
Interest from assets held in trading accounts.....	0.00	0.03	0.00	0.00	0.00	0.48	0.37
Interest on Federal Funds sold and securities purchased under agree- ments to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's.....	9.66	6.23	4.08	3.83	2.71	2.86	3.17
TOTAL INTEREST INCOME.....	100.00	100.00	100.00	100.00	100.00	100.00	100.00
INTEREST EXPENSE:							
Interest on time certificates of deposit of \$100,000 or more.....	10.51	13.25	9.57	6.74	7.41	9.21	9.09
Interest on other deposits.....	43.39	43.66	47.35	49.68	47.29	35.56	38.42
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's.....	0.00	0.04	0.00	0.00	0.00	0.49	0.37
Expense of Federal funds purchased and securities sold under agree- ments to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries and in IBF's.....	3.57	0.50	0.36	0.54	1.27	12.12	9.39
Interest on demand notes issued to the U.S. Treasury and on other borrowed money.....	0.41	0.07	0.13	0.09	0.18	4.33	3.33
Interest on mortgage indebtedness and obligations under capitalized leases.....	0.11	0.13	0.05	0.05	0.09	0.14	0.12
Interest on notes and debentures, subordinated to deposits.....	0.00	0.00	0.07	0.00	0.08	0.61	0.47
TOTAL INTEREST EXPENSE.....	57.99	57.65	57.33	57.10	56.32	62.46	61.19
NET INTEREST INCOME.....	42.01	42.35	42.47	42.90	43.68	37.54	38.81
Provision for loan and lease losses.....	7.41	12.64	4.41	2.33	4.07	14.61	12.25

STATE CORPORATION COMMISSION

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OPERATING RATIOS FOR ALL STATE CHARTED BANKS FOR 1990

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	Over 1 Billion	All Banks
NONINTEREST INCOME:							
Income from fiduciary activities	0.00	0.00	0.00	0.30	1.66	1.58	1.31
Service charges on deposit accounts in domestic offices.....	3.26	3.13	4.06	3.74	6.16	4.00	4.06
Gains (losses) and fees from assets held in trading accounts.....	0.00	0.00	0.00	0.00	0.00	0.37	0.29
Other noninterest income.....	1.83	2.31	2.35	1.60	3.67	7.08	5.95
TOTAL NONINTEREST INCOME	5.09	5.44	6.41	5.64	11.49	13.03	11.61
Gains (losses) on securities not held in trading accounts.....	(0.14)	0.25	(0.37)	(0.04)	0.02	1.15	0.85
NONINTEREST EXPENSE:							
Salaries and employee benefits	21.06	17.32	15.62	12.99	17.23	16.02	15.90
Expenses of premises and fixed assets (net of rental income)	7.82	6.26	5.29	3.20	5.84	5.20	5.14
Other noninterest expense	18.55	12.43	11.44	11.49	14.46	11.99	12.10
TOTAL NONINTEREST EXPENSE.....	47.43	36.01	32.35	27.68	37.53	33.21	33.14
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS.....							
	(7.88)	(0.61)	11.75	18.49	13.59	3.90	5.88
APPLICABLE INCOME TAXES.....	1.04	1.35	3.05	4.77	3.44	0.19	0.96
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS...							
	(8.92)	(1.96)	8.70	13.72	10.15	3.71	4.92
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES.....							
	0.63	0.15	0.04	0.00	0.00	0.00	0.01
NET INCOME.....	(8.29)	(1.81)	8.74	13.72	10.15	3.71	4.93

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OPERATING RATIOS FOR ALL STATE CHARTED BANKS FOR 1990

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	Over 1 Billion	All Banks
DISTRIBUTION OF LIABILITIES:							
Percentage of Total Assets:							
Deposits:							
Noninterest-bearing	10.54	12.63	12.86	11.86	15.57	12.65	12.74
Interest-bearing	70.15	76.12	76.52	77.14	74.31	61.46	65.00
In domestic offices	80.69	88.75	89.38	89.00	89.88	74.11	77.74
Noninterest-bearing	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest-bearing	0.00	0.00	0.00	0.00	0.00	0.19	0.15
In foreign offices, Edge and Agreement subsidiaries, and IBF's	0.00	0.00	0.00	0.00	0.00	0.19	0.15
Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	4.69	0.66	0.57	0.83	1.47	13.52	10.48
Demand notes issued to the U.S.							
Treasury	0.41	0.13	0.09	0.15	0.46	0.23	0.23
Other borrowed money	0.00	0.10	0.07	0.07	0.00	3.32	2.52
Mortgage indebtedness and obligations under capitalized leases	0.10	0.02	0.06	0.04	0.05	0.16	0.13
Bank's liability on acceptances executed and outstanding	0.00	0.00	0.00	0.00	0.00	0.15	0.11
Notes and debentures subordinated to deposits	0.00	0.00	0.06	0.00	0.23	0.58	0.45
Other liabilities	0.69	0.90	0.84	0.91	0.82	2.02	1.73
TOTAL LIABILITIES	86.58	90.56	91.07	91.00	92.91	94.28	93.54
DISTRIBUTION OF EQUITY CAPITAL:							
Percentage of Total Assets:							
Perpetual preferred stock	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Common stock	7.10	3.53	1.94	1.95	1.66	1.33	1.56
Surplus	6.92	3.87	2.59	1.55	1.72	0.97	1.31
Undivided profits and capital reserves	(0.60)	2.05	4.40	5.51	3.71	3.42	3.59
LESS: Net unrealized loss on marketable equity securities	0.00	0.01	0.00	0.01	0.00	0.00	0.00
TOTAL EQUITY CAPITAL	13.42	9.44	8.93	9.00	7.09	5.72	6.46
TOTAL LIABILITIES AND EQUITY CAPITAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00
OTHER RATIOS							
In Percentage:							
Total equity to total deposits	13.42	9.44	8.93	9.00	7.09	5.72	6.46
Loans (net) to deposits	68.90	75.29	73.27	69.16	73.62	79.93	77.76
Noninterest-bearing deposits to total deposits	13.07	14.23	14.39	13.32	17.33	17.02	16.36
Bank premises to total equity	22.55	28.56	21.84	17.55	29.27	36.07	31.65
Total equity to total deposits	16.63	10.64	10.00	10.11	7.89	7.70	8.30
Equity & subordinated notes and debentures to assets	13.42	9.44	8.99	9.00	7.32	6.30	6.92

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

NEW BANKS

Date Received	Institution	Location	Activity
1/16/90	Rockingham Heritage Bank	110 University Boulevard City of Harrisonburg, VA	Approved 7/23/90
3/30/90	The Horizon Bank of Virginia	8414 Lee Highway Fairfax County, VA	Approved 7/23/90

TRUST AUTHORITY

Date Received	Institution	Location	Activity
6/4/90	First Community Bank	U.S. Route 221 & State Route 666, Forest, Bedford County, VA	Approved 7/3/90
10/22/90	Fairfax Bank & Trust Company	4117 Chain Bridge Road City of Fairfax, VA	Approved 12/10/90

MERGERS

Date Received	Description	Activity
1/23/90	First Virginia Bank-Damascus, Damascus, VA to merge into it First Virginia Bank of the Cumberlands, Clintwood, VA under the charter of the former and title of "First Virginia Bank-Mountain Empire".	Approved 3/1/90
1/23/90	First Virginia Bank-South Central, Lynchburg, VA to merge into it First Virginia Bank-South, Hurt, VA under the charter of the former and title of "First Virginia Bank-Piedmont".	Approved 3/1/90
5/18/90	Albemarle Bank and Trust Company, d/b/a F&M Bank-Charlottesville, Charlottesville, VA to merge into it Peoples Bank of Central Virginia, Lovingson, VA under the charter of the former and title of "F & M Bank-Central Virginia".	Approved 8/27/90
9/14/90	Crestar Bank, Richmond, VA to merge into it Henrico Interim Savings Bank, Richmond, VA under the charter and title of "Crestar Bank".	Approved 9/28/90
9/14/90	Crestar Bank, Richmond, VA to merge into it Richmond Interim Savings Bank, Richmond, VA under the charter and title of "Crestar Bank".	Approved 9/28/90
9/14/90	First Virginia Bank-Colonial, Richmond, VA to merge into it Interim Savings and Loan Association, Richmond, VA under the charter and title of "First Virginia Bank-Colonial".	Withdrawn 9/20/90
9/25/90	Crestar Bank, Richmond, VA to merge into it Community Trust Bank, Portsmouth, VA under the charter and title of "Crestar Bank".	Approved 11/15/90

STATE CORPORATION COMMISSION

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BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

ACQUISITIONS PURSUANT TO CHAPTER 13 OF TITLE 6.1
OF THE VIRGINIA CODE

<u>Date Received</u>	<u>Description</u>	<u>Activity</u>
10/26/89	Marathon Financial Corporation, Winchester, VA to acquire 100% of the voting stock of The Marathon Bank, Stephens City, VA	Approved 8/15/90
11/22/89	First Patriot Bankshares Corporation, Fairfax, VA to acquire 100% of the voting shares of Patriot National Bank of Reston, Reston, VA	Approved 3/23/90
1/30/90	Avantor Financial Corporation, Norfolk, VA to acquire 100% of the voting shares of Sovran Financial Corporation, Norfolk, VA	Approved 4/12/90
1/31/90	Premier Bankshares Corporation, Tazewell, VA to acquire 100% of the voting shares of Shawsville Bancorp, Shawsville, VA	Approved 4/24/90
5/10/90	Bank of Southside Corporation, Carson, VA to acquire 19.2% of the voting shares of Bank of McKenney, McKenney, VA	Approved 6/29/90
9/11/90	Tysons Financial Corporation, Vienna, VA to acquire 100% of the voting shares of Tysons National Bank, Vienna, VA	Approved 11/8/90
11/27/90	First American Financial Group, Inc., Virginia Beach, VA to acquire 100% of the votings shares of Beneficial Industrial Loan Association, Waynesboro, VA	Approved 12/28/90

ACQUISITIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1
OF THE VIRGINIA CODE

<u>Date Received</u>	<u>Description</u>	<u>Activity</u>
12/1/89	First Virginia Banks, Inc., Falls Church, VA to acquire Clifton Trust Bank, Cockeysville, MD	Approved 1/5/90
2/12/90	NCNB Corporation, Charlotte, NC to acquire Carolina Mountain Holding Company, Highlands, NC	Approved 3/13/90
2/22/90	Bankshares 2000, Inc., McLean, VA to acquire Jefferson Bank and Trust Company, Greenbelt, MD	Approved 3/23/90
4/4/90	United Bankshares, Inc., Charleston, WV to acquire BankFirst Corp. and its subsidiary BankFirst, N.A., successor by merger to USF Holding Company, Charleston, WV	Approved 6/29/90
7/25/90	NCNB Corporation, Charlotte, NC to acquire NCNB America Bank, Newark, DE	Approved 8/27/90
8/23/90	Mercantile Bankshares Corporation, Baltimore, MD to acquire Farmers and Merchants Bank-Eastern Shore, Onley, VA	Approved 10/25/90
9/14/90	C&S/Sovran Corporation, Norfolk, VA to acquire First Federal Savings Bank of Brunswick, Brunswick, GA	Approved 10/12/90

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

BRANCHES

Date Received	Institution	Location	Activity
11/21/89	First Virginia Bank of Tidewater Norfolk, VA	1112 Big Bethel Road, City of Hampton, VA	Approved 1/11/90
11/29/89	Central Fidelity Bank Richmond, VA	1005 North Glebe Road, Suite 100, Arlington County, VA	Approved 1/26/90
12/21/89	Crestar Bank Richmond, VA	13001 Hull Street Road, Midlothian, Chesterfield County, VA	Approved 2/7/90
1/10/90	Central Fidelity Bank Richmond, VA	6661 Old Dominion Drive, McLean, Fairfax County, VA	Approved 3/6/90
1/11/90	Bank of Marion, The Marion, VA	Highway 91 North, Glade Spring, Washington County, VA	Approved 3/22/90
1/12/90	Central Fidelity Bank Richmond, VA	Intersection of Diamond Springs Road & Wesleyan Drive Extended, City of Virginia Beach, VA	Approved 3/28/90
1/16/90	Commerce Bank Virginia Beach, VA	1008 West Washington Street, City of Suffolk, VA	Approved 9/6/90
1/16/90	Commerce Bank Virginia Beach, VA	245 East Little Creek Road, City of Norfolk, VA	Approved 9/6/90
1/30/90	Crestar Bank Richmond, VA	2155 Coliseum Drive, City of Hampton, VA	Approved 4/3/90
1/30/90	Crestar Bank Richmond, VA	2260 Sunstates Court, City of Virginia Beach, VA	Approved 4/3/90
2/5/90	First Virginia Bank Falls Church, VA	14595 Avion Parkway, Chantilly, Fairfax County, VA	Approved 4/6/90
2/6/90	Central Fidelity Bank Richmond, VA	West Main Street and Spartan Drive, City of Salem, VA	Approved 4/12/90
2/9/90	Sailors and Merchants Bank and Trust Vienna, VA	2960 Chain Bridge Road, Oakton, Fairfax County, VA	Approved 4/30/90
2/21/90	First Virginia Bank Falls Church, VA	7025-A Manchester Boulevard, Fairfax County, VA	Approved 4/30/90
2/27/90	Central Fidelity Bank Richmond, VA	12420 Dillingham Square, Woodbridge, Prince William County, VA	Approved 5/10/90
3/13/90	Central Fidelity Bank Richmond, VA	3167 Duke Street, City of Alexandria, VA	Approved 5/15/90
3/19/90	First American Bank of Virginia McLean, VA	21036 Tripleseven Road, Sterling, Loudoun County, VA	Approved 5/23/90

STATE CORPORATION COMMISSION

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BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

Date Received	Institution	Location	Activity
3/19/90	Crestar Bank Richmond, VA	750 Independence Boulevard, City of Virginia Beach, VA	Approved 4/13/90
3/29/90	Peoples Bank, Inc. Honaker, VA	Business Route 23 & State Route 23, Wise County, VA	Denied 6/14/90
4/2/90	Central Fidelity Bank Richmond, VA	Centreville Road and Fox Mill Road, Herndon, Fairfax County, VA	Approved 6/4/90
4/2/90	Central Fidelity Bank Richmond, VA	5844 Mapledale Plaza, Woodbridge, Prince William County, VA	Approved 5/24/90
4/5/90	Miners and Merchants Bank and Trust Company Grundy, VA	U.S. Route 460, East, Grundy, Buchanan County, VA	Approved 6/12/90
4/9/90	Peoples Bank of Virginia Richmond, VA	11450 Midlothian Turnpike, Chesterfield County, VA	Approved 6/1/90
4/11/90	Central Fidelity Bank Richmond, VA	4717 Jefferson Davis Highway, City of Richmond, VA	Approved 5/8/90
4/27/90	Consolidated Bank and Trust Company Richmond, VA	101 North Armstead Avenue, City of Hampton, VA	Approved 5/18/90
5/3/90	Peoples Bank of Montross Montross, VA	Northside of U.S. Route 360 at State Route 624, Warsaw, Richmond County, VA	Approved 6/27/90
5/10/90	Northern Neck State Bank Warsaw, VA	Intersection of State Routes 17 & 1107, Tappahannock, Essex County, VA	Approved 7/2/90
5/18/90	Consolidated Bank and Trust Company Richmond, VA	1512 27th Street, City of Newport News, VA	Approved 5/18/90
5/29/90	Citizens Bank and Trust Company Blackstone, VA	Northeast corner of State Routes 40 & 46, Blackstone, Nottoway County, VA	Approved 7/26/90
5/29/90	Signet Bank/Virginia Richmond, VA	996 First Colonial Road, City of Virginia Beach, VA	Approved 7/20/90
6/4/90	Crestar Bank Richmond, VA	11 Pigeon Hill Drive, Sterling, Loudoun County, VA	Approved 8/1/90
6/7/90	Central Fidelity Bank Richmond, VA	Davis Ford Road and Liberia Avenue, City of Manassas, VA	Approved 7/18/90
6/14/90	Central Fidelity Bank Richmond, VA	1164 Big Bethel Road, City of Hampton, VA	Approved 7/18/90

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

Date Received	Institution	Location	Activity
6/15/90	Central Fidelity Bank Richmond, VA	Intersection of Brandon Avenue & Colonial Parkway, City of Roanoke, VA	Approved 8/6/90
6/22/90	First Virginia Bank-Planters Bridgewater, VA	335 East Market Street, City of Harrisonburg, VA	Approved 8/1/90
6/22/90	First American Bank of Virginia McLean, VA	9872 Liberia Avenue, Prince William County, VA	Approved 8/23/90
6/29/90	Crestar Bank Richmond, VA	901 East Byrd Street, City of Richmond, VA	Approved 8/30/90
6/29/90	South Boston Bank South Boston, VA	Virginia Avenue & Russell Street, Clarksville, Mecklenburg County, VA	Approved 8/31/90
7/12/90	First American Bank of Virginia McLean, VA	Two Fountain Square, 11921 Freeson Drive, Suite 100, Reston, Fairfax County, VA	Approved 9/11/90
7/16/90	Central Fidelity Bank Richmond, VA	1400 Kempsville Road, City of Chesapeake, VA	Approved 8/10/90
7/27/90	Crestar Bank Richmond, VA	Southwest corner of West Broad Street & Pump Road, Glen Allen, Henrico County, VA	Approved 9/18/90
7/30/90	Signet Bank/Virginia Richmond, VA	13021 Worldgate Drive, Herndon, Fairfax County, VA	Approved 9/26/90
8/10/90	Crestar Bank Richmond, VA	Intersection of Centreville Road & Fox Mill Road, Herndon, Fairfax County, VA	Approved 9/20/90
8/13/90	First American Bank of Virginia McLean, VA	7900 Sudley Road, Prince William County, VA	Approved 9/20/90
8/13/90	Peoples Bank of Danville Danville, VA	2018 Tate Springs Road, City of Lynchburg, VA	Approved 10/9/90
8/13/90	First Virginia Bank Falls Church, VA	2089 Daniel Stuart Square, Woodbridge, Prince William County, VA	Approved 9/28/90
8/24/90	First Virginia Bank-Colonial Richmond, VA	Woodlake Shopping Center, Outparcel 2, Chesterfield County, VA	Approved 10/24/90
9/7/90	The Bank of Sussex and Surry Wakefield, VA	State Route 10, Town of Surry, Surry County, VA	Pending
9/14/90	First Virginia Bank-Colonial Richmond, VA	6845 Midlothian Turnpike, City of Richmond, VA	Withdrawn 9/20/90
9/14/90	First Virginia Bank-Colonial Richmond, VA	8545 Patterson Avenue, Henrico County, VA	Withdrawn 9/20/90

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BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

Date Received	Institution	Location	Activity
9/14/90	First Virginia Bank-Colonial Richmond, VA	13180 Midlothian Turnpike, Chesterfield County, VA	Withdrawn 9/20/90
9/14/90	First Virginia Bank-Colonial Richmond, VA	1206 Willow Lawn Drive , Henrico County, VA	Withdrawn 9/20/90
9/14/90	First Virginia Bank-Colonial Richmond, VA	12199 Gayton Road, Henrico County, VA	Withdrawn 9/20/90
9/14/90	First Virginia Bank-Colonial Richmond, VA	9811 Hull Street Road, Chesterfield County, VA	Withdrawn 9/20/90
9/14/90	First Virginia Bank-Colonial Richmond, VA	101 England Street, Ashland, Hanover County VA	Withdrawn 9/20/90
9/14/90	First Virginia Bank-Colonial Richmond, VA	728 East Main Street, City of Richmond, VA	Withdrawn 9/20/90
10/18/90	Bank of Hampton Roads Chesapeake, VA	712 Liberty Street, City of Chesapeake, VA	Approved 12/7/90
11/13/90	First Virginia Bank Falls Church, VA	12435 Dillingham Square, Woodbridge, Prince William County, VA	Approved 12/14/90
11/16/90	Central Fidelity Bank Richmond, VA	1832 Kempsville Road, City of Virginia Beach, VA	Approved 12/14/90
11/20/90	First Virginia Bank-South Hill South Hill, VA	200' West of the intersection of Routes 903 & 751, Lake Gaston, Bracey, Mecklenburg County, VA	Pending
11/27/90	First American Bank of Virginia McLean, VA	Parcel 21, Lot 2, Stonecroft & Westfield Boulevards, Fairfax County, VA	Pending

MAIN OFFICE RELOCATIONS

Date Received	Institution	Location	Activity
2/26/90	F & M Bank-Richmond Richmond VA	From: 1776 Staples Mill Road To: 9401 West Broad Street Road both in Henrico County VA	Approved 3/1/90
8/23/90	Rockingham Heritage Bank Harrisonburg VA	From: 110 University Boulevard (Authorized Unopened) To: 171-C Neff Avenue both in the City of Harrisonburg VA	Approved 9/26/90

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

BRANCH RELOCATIONS

Date Received	Institution	Location	Activity
2/12/90	Hallmark Bank & Trust Company Springfield, VA	From: 7021 Manchester Boulevard (Authorized Unopened) To: 7001-K Manchester Boulevard both in Fairfax County, VA	Approved 3/1/90
2/26/90	Central Fidelity Bank Richmond, VA	From: Albemarle Square Shopping Center, Rio Road & U.S. Route 29 North To: The Gardens Shopping Center, U.S. Route 29 North both in Albemarle County, VA	Approved 3/22/90
3/15/90	First Virginia Bank Falls Church, VA	From: 7900 Sudley Road To: 10320 Portsmouth Road both in Prince William County, VA	Approved 3/18/90
4/16/90	First American Bank of Virginia McLean, VA	From: 102 Walker Street City of Lexington, VA To: State Route 60 East, Stonewall Square Shopping Center, Rockbridge County, VA	Approved 6/5/90
4/25/90	Crestar Bank Richmond, VA	From: 1827 King Street To: 1650 King Street both in the City of Alexandria, VA	Approved 6/5/90
4/25/90	Crestar Bank Richmond, VA	From: 749-A Thimble Shoals Boulevard To: 11817 Canon Boulevard both in the City of Newport News, VA	Approved 6/5/90
4/25/90	Crestar Bank Richmond, VA	From: 1500 Ingleside Road To: SW corner of Princess Anne & Ingleside Roads both in the City of Norfolk, VA	Approved 6/5/90
5/11/90	Crestar Bank Richmond, VA	From: 4085 Chain Bridge Road To: 10555 Main Street both in the City of Fairfax, VA	Approved 6/5/90

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BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

Date Received	Institution	Location	Activity
6/27/90	First Virginia Bank-Southwest Roanoke, VA	From: 2103 Electric Road, S.W. Roanoke County, VA To: 1828 Electric Road City of Roanoke, VA	Approved 7/31/90
7/30/90	Signet Bank/Virginia Richmond, VA	From: 610 West Southside Plaza To: 141 East Belt Boulevard both in the City of Richmond, VA	Approved 8/24/90
7/31/90	Union Bank and Trust Company Bowling Green, VA	From: 340 Richardson Road To: 700 South Leadbetter Road both in Hanover County, VA	Approved 8/26/90
9/6/90	Signet Bank/Virginia Richmond, VA	From: 601 Thimble Shoals Boulevard To: 11742 Jefferson Avenue both in the City of Newport News, VA	Approved 10/5/90
10/29/90	First Virginia Bank-Colonial Richmond, VA	From: 5011 Brook Road City of Richmond, VA To: Brook Run Shopping Center, Henrico County, VA	Approved 11/21/90
12/12/90	Signet Bank/Virginia Richmond, VA	From: 11450 Midlothian Turnpike To: 908 Branchway Road, Midlothian Square III both in Chesterfield County, VA	Pending

EFT FACILITIES

Date Received	Institution	Location	Activity
1/19/90	First Virginia Bank of Tidewater Norfolk, VA	Webb University Center, Old Dominion University, City of Norfolk, VA	Approved 2/5/90
6/8/90	Commerce Bank Virginia Beach, VA	Sentara-Norfolk General Hospital, 600 Gresham Drive, City of Norfolk, VA	Approved 6/27/90

BANK STATUS CHANGES - 1990

NEW BANKS

- October 1 The Horizon Bank of Virginia opened for business at 8414 Lee Highway, Fairfax County, VA
- November 15 Rockingham Heritage Bank opened for business at 171-C Neff Avenue, City of Harrisonburg, VA

MERGERS

- May 18 First Virginia Bank-Damascus, Damascus, VA merged into it First Virginia Bank of the Cumberland, Clintwood, VA under the charter of the former and title of "First Virginia Bank - Mountain Empire".
- May 18 First Virginia Bank-South Central, Lynchburg, VA merged into it First Virginia Bank- South, Hurt, VA under the charter of the former and title of "First Virginia Bank- Piedmont".
- September 27 Albemarle Bank and Trust Company, Charlottesville, VA merged into it Peoples Bank of Central Virginia, Lovingson, VA under the charter of the former and title of "F & M Bank-Central Virginia".
- September 28 Crestar Bank, Richmond, VA merged into it Richmond Interim Savings Bank, Richmond, VA under the charter and title of "Crestar Bank".
- September 28 Crestar Bank, Richmond, VA merged into it Henrico Interim Savings Bank, Richmond, VA under the charter and title of "Crestar Bank".

BRANCHES

- January 16 First American Bank of Virginia, McLean, VA opened a branch office at Routes 277 and 641, Stephens City, Frederick County, VA
- January 16 Signet Bank/Virginia, Richmond, VA opened a branch office at the northwest intersection of Diamond Springs Road, and Wesleyan Drive, City of Virginia Beach, VA
- January 22 First Virginia Bank-Franklin County, Rocky Mount, VA opened a branch office at Union Hall Plaza, Route 40 and State Route 946, Franklin County, VA
- January 22 Signet Bank/Virginia, Richmond, VA opened a branch office at Route 360, Battlefield Green Complex, Mechanicsville, Hanover County, VA
- February 3 The First Bank and Trust Company, Lebanon, VA opened a branch office at the intersection of Old Abingdon Highway, City of Bristol, VA
- February 12 Farmers & Merchants Bank, Timberville, VA opened a branch office at #10 Elkton Plaza Shopping Center, Elkton, Rockingham County, VA
- February 16 Union Bank and Trust Company, Bowling Green, VA opened a branch office at 700 Kenmore Avenue, City of Fredericksburg, VA
- February 20 Central Fidelity Bank, Richmond, VA opened a branch office at Aquia Village Shopping Center, U.S. Route 1, Garrisonville, Stafford County, VA
- February 21 Central Fidelity Bank, Richmond, VA opened a branch office at Route 220 and Valley Avenue, Roanoke County, VA

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BANK STATUS CHANGES - 1990

February	26	Central Fidelity Bank, Richmond, VA opened a branch office at 1005 North Glebe Road, Suite 100, Arlington County, VA
March	5	Crestar Bank, Richmond, VA opened a branch office at Old Bridge Shopping Center, Old Bridge and Smoketown Roads, Prince William County, VA
March	12	First American Bank of Virginia, McLean, VA opened a branch office at 13960 Lee Jackson Memorial Highway, Chantilly, Fairfax County, VA
March	19	Bank of Speedwell, Incorporated, Speedwell, VA opened a branch office at the intersection of State Routes 100 and 682, Pulaski County, VA
March	19	First American Bank of Virginia, McLean, VA opened a branch office at 13780 Smoketown Road, Dale City, Prince William County, VA
April	2	F&M Bank-Richmond, Richmond, VA opened a branch office at 9401 Broad Street Road, Henrico County, VA
April	2	Signet Bank/Virginia, Richmond, VA opened a branch office at 901 North Stuart Street, Arlington County, VA
April	10	Fairfax Bank & Trust Company, Fairfax, VA opened a branch office at 12493 Dillingham Square, Lake Ridge, Prince William County, VA
April	23	Central Fidelity Bank, Richmond, VA opened a branch office at 6661 Old Dominion Drive, McLean, Fairfax County, VA
April	23	Central Fidelity Bank, Richmond, VA opened a branch office at 13200 Hull Street Road, Midlothian, Chesterfield County, VA
April	30	Prosperity Bank & Trust Company, Springfield, VA opened a branch office at 6530 Backlick Road, Springfield, Fairfax County, VA
May	4	The Marine Bank, Chincoteague, VA opened a branch office at the northwest corner of State Routes 175 and 679, Wattsville, Accomack County, VA
May	7	Crestar Bank, Richmond, VA opened a branch office at 13001 Hull Street Road, Midlothian, Chesterfield County, VA
May	14	First Virginia Bank-Colonial, Richmond, VA opened a branch office at 497 Southpark Circle, City of Colonial Heights, VA
May	18	Consolidated Bank and Trust Company, Richmond, VA opened a branch office at 101 North Armstead Avenue, City of Hampton, VA
May	18	Consolidated Bank and Trust Company, Richmond, VA opened a branch office at 1512 27th Street, City of Newport News, VA
June	4	Hallmark Bank & Trust Company, Springfield, VA opened a branch office at 7021 Manchester Boulevard, Fairfax County, VA
June	11	Central Fidelity Bank, Richmond, VA opened a branch office at 4717 Jefferson Davis Highway, City of Richmond, VA
June	25	First American Bank of Virginia, McLean, VA opened a branch office at 21036 Tripleseven Road, Sterling, Loudoun County, VA
July	1	Crestar Bank, Richmond, VA opened a branch office at 750 Independence Boulevard, City of Virginia Beach, VA
July	1	Crestar Bank, Richmond, VA opened a branch office at 2155 Coliseum Drive, City of Hampton, VA

BANK STATUS CHANGES - 1990

July	1	Crestar Bank, Richmond, VA opened at branch office 2260 Sunstates Court, City of Virginia Beach, VA
July	2	Central Fidelity Bank, Richmond, VA opened a branch office at 12420 Dillingham Square, Woodbridge, Prince William County, VA
July	9	Bank of Hampton Roads, Chesapeake, VA opened a branch office at 1500 Mount Pleasant Road, City of Chesapeake, VA
July	9	Sailors and Merchants Bank and Trust, Vienna, VA opened a branch office at 2960 Chain Bridge Road, Oakton, Fairfax County, VA
July	16	Signet Bank/Virginia, Richmond, VA opened a branch office 2230 East Parham Road, Henrico County, VA
July	29	Central Fidelity Bank, Richmond, VA opened a branch office at 1164 Big Bethel Road, City of Hampton, VA
August	6	First Virginia Bank, Falls Church, VA opened a branch office at 7025-A Manchester Boulevard, Fairfax County, VA
August	13	Central Fidelity Bank, Richmond, VA opened a branch office at Routes 122 and 616, Franklin County, VA
August	27	Central Fidelity Bank, Richmond, VA opened a branch office at 3167 Duke Street, City of Alexandria, VA
September	12	Central Fidelity Bank, Richmond, VA opened a branch office at 5844 Mapledale Plaza, Woodbridge, Prince William County, VA
September	14	Commerce Bank, Virginia Beach, VA opened a branch office at 4592 Virginia Beach Boulevard, City of Virginia Beach, VA
September	16	Central Fidelity Bank, Richmond, VA opened a branch office at 1400 Kempsville Road, City of Chesapeake, VA
September	17	First Virginia Bank of Tidewater, Norfolk, VA opened a branch office at 1112 Big Bethel Road, City of Hampton, VA
September	20	Crestar Bank, Richmond, VA opened a branch office at 11 Pigeon Hill Drive, Sterling, Loudoun County, VA
September	24	Bank of Lancaster, Kilmarnock, VA opened a branch office at State Route 3, Ice House Field Shopping Center, White Stone, Lancaster County, VA
October	1	Northern Neck State Bank, Warsaw, VA opened a branch office at the intersection of State Routes 17 and 1107, Tappahannock, Essex County, VA
October	1	First Virginia Bank-Planters, Bridgewater, VA opened a branch office at 335 East Market Street, City of Harrisonburg, VA
October	12	Peoples Bank of Montross, Montross, VA opened a branch office on the north side of U.S. Route 360, at State Route 624, Warsaw, Richmond County, VA
October	13	Commerce Bank, Virginia Beach, VA opened a branch office at 1433 Kempsville Road, City of Virginia Beach, VA
October	15	Signet Bank/Virginia, Richmond, VA opened a branch office at 996 First Colonial Road, City of Virginia Beach, VA
October	20	Commerce Bank, Virginia Beach, VA opened a branch office at 111 Mill Creek Parkway, Suite 100, City of Chesapeake, VA

BANK STATUS CHANGES - 1990

- October 22 Central Fidelity Bank, Richmond, VA opened a branch office at the intersection of Crossways Center Drive and Greenbriar Parkway, City of Chesapeake, VA
- November 9 Blue Ridge Bank, Floyd, VA opened a branch office at 105 King Street, Blacksburg, Montgomery County, VA
- November 13 First American Bank of Virginia, McLean, VA opened a branch office at Two Fountain Square, 11921 Freeson Drive, Suite 100, Reston, Fairfax County, VA
- November 13 Hallmark Bank & Trust Company, Springfield, VA opened a branch office at 14229 Potomac Mills Road, Woodbridge, Prince William County, VA
- November 26 The Bank of Marion, Marion, VA opened a branch office at Highway 91 North, Glade Spring, Washington County, VA
- December 3 Signet Bank/Virginia, Richmond, VA opened a branch office at 13021 Worldgate Drive, Herndon, Fairfax County, VA

MAIN OFFICE RELOCATIONS

- April 2 F&M Bank-Richmond redesignated its main office from 1776 Staples Mill Road to 9401 West Broad Street Road, both in Henrico County, VA
- May 1 Hanover Bank moved its main office from 6509 Mechanicsville Turnpike, Mechanicsville to Hanover Village Shopping Center, 6645-A Mechanicsville Turnpike, both in Hanover County, VA
- November 15 Rockingham Heritage Bank (authorized unopened) moved its main office from 110 University Boulevard to 171-C Neff Avenue, both in the City of Harrisonburg, VA

BRANCH OFFICE RELOCATIONS

- January 29 Commerce Bank, Virginia Beach, VA moved its branch office from 2189 Cunningham Drive to 2160 Coliseum Drive, both in the City of Hampton, VA
- February 20 First Virginia Bank-Colonial, Richmond, VA moved its branch office from 700 South Ledbetter Road to Kings Charter Commercial Center, Sliding Hill Road, both in Hanover County, VA
- April 2 Signet Bank/Virginia, Richmond, VA moved its branch office from 3232 Riverside Drive to 3320 Riverside Drive, both in the City of Danville, VA
- May 14 Signet Bank/Virginia, Richmond, VA moved its branch office from 9 West Nine Mile Road to 81 South Airport Drive, both in Henrico County, VA
- June 4 Hallmark Bank & Trust Company, Springfield, VA moved its branch office from 7021 Manchester Boulevard to 7001-K Manchester Boulevard, both in Fairfax County, VA
- June 21 Bank of Suffolk, Suffolk, VA moved its branch office from 1608 Holland Road to 1512 Holland Road, both in the City of Suffolk, VA
- July 30 Crestar Bank, Richmond, VA moved its branch office from 749-A Thimble Shoals Boulevard to 11817 Canon Boulevard, both in the City of Newport News, VA

BANK STATUS CHANGES - 1990

July	30	Crestar Bank, Richmond, VA moved its branch office from 1827 King Street to 1650 King Street, both in the City of Alexandria, VA
August	6	Union Bank and Trust Company, Bowling Green, VA moved its branch office from 340 Richardson Road to 700 South Leadbetter Road, both in Hanover County, VA
August	20	Crestar Bank, Richmond, VA moved its branch office from 4085 Chain Bridge Road to 10555 Main Street, both in the City of Fairfax, VA
September	17	First Virginia Bank, Falls Church, VA moved its branch office from Dahlgren Road to 2207 West Dahlgren Road, both in King George County, VA
October	10	Signet Bank/Virginia, Richmond, VA moved its branch office from 610 West Southside Plaza to 141 East Belt Boulevard, both in the City of Richmond, VA
October	29	Crestar Bank, Richmond, VA moved its branch office from 1500 Ingleside Road to Southwest corner of Princess Anne and Ingleside Roads, both in the City of Norfolk, VA
November	5	First American Bank of Virginia, McLean, VA moved its branch office from 102 Walker Street, City of Lexington to State Route 60 East, Stonewall Square Shopping Center, Rockbridge County, VA
November	13	Signet Bank/Virginia, Richmond, VA moved its branch office from 601 Thimble Shoals Boulevard to 11742 Jefferson Avenue, both in the City of Newport News, VA
November	26	First Virginia Bank, Falls Church, VA moved its branch office from 7900 Sudley Road to 10320 Portsmouth Road, both in Prince William County, VA

EFT FACILITY OPENINGS

February	26	First Virginia Bank of Tidewater, Norfolk, VA opened an EFT Facility at Webb University Center, Old Dominion University, City of Norfolk, VA
August	31	Commerce Bank, Virginia Beach, VA opened an EFT Facility at Sentara-Norfolk General Hospital, 600 Gresham Drive, City of Norfolk, VA

BRANCH CLOSINGS

January	19	Signet Bank/Virginia, Richmond, VA closed its branch office at 101 East Holly Avenue, Sterling Park, Loudoun County, VA
January	26	Central Fidelity Bank, Richmond, VA closed its branch office at 5903 Midlothian Turnpike, City of Richmond, VA
February	20	Signet Bank/Virginia, Richmond, VA closed its branch office at 3528 South Jefferson Street, Fairfax County, VA
March	30	First American Bank of Virginia, McLean, VA closed its branch office at 4910 West Mercury Boulevard, City of Hampton, VA
March	31	Signet Bank/Virginia, Richmond, VA closed its branch office 12791 Harbor Drive, Woodbridge, Prince William County, VA
April	6	Crestar Bank, Richmond, VA closed its branch office at 12915 Jefferson Avenue, City of Newport News, VA

BANK STATUS CHANGES - 1990

May	15	First Virginia Bank-Colonial, Richmond, VA closed its branch office at 3209 Boulevard, City of Colonial Heights, VA
May	18	Signet Bank/Virginia, Richmond, VA closed its branch office at 1200 Lake James Drive, City of Virginia Beach, VA
May	18	Signet Bank/Virginia, Richmond, VA closed its branch office at 865 East Little Creek Road, City of Norfolk, VA
May	18	Signet Bank/Virginia, Richmond, VA closed its branch office at 998 J. Clyde Morris Boulevard, City of Newport News, VA
May	18	Signet Bank/Virginia, Richmond, VA closed its branch office at 3500 Virginia Beach Boulevard, City of Virginia Beach, VA
July	20	Consolidated Bank and Trust Company, Richmond, VA closed its branch office at 1512 North 27th Street, City of Newport News, VA
July	20	First Virginia Bank, Falls Church, VA closed its branch office at 8283 Greensboro Drive, McLean, Fairfax County, VA
August	1	Crestar Bank, Richmond, VA closed its branch office at 615 Dresden Drive, City of Newport News, VA
September	15	Central Fidelity Bank, Richmond, VA closed its branch office at 1832 Kempsville Road, City of Virginia Beach, VA
November	9	Signet Bank/Virginia, Richmond, VA closed its branch office at 618 Aberdeen Road, City of Hampton, VA
November	9	Signet Bank/Virginia, Richmond, VA closed its branch office at 1097 Dam Neck Station Road, City of Virginia Beach, VA
November	30	Signet Bank/Virginia, Richmond, VA closed its branch office at Dulles International Airport, Loudoun County, VA
December	14	Crestar Bank, Richmond, VA closed its branch office at 8545 Patterson Avenue, Henrico County, VA
December	14	Crestar Bank, Richmond, VA closed its branch office at 9811 Hull Street, Chesterfield County, VA
December	14	Crestar Bank, Richmond, VA closed its branch office at 13180 Midlothian Turnpike, Chesterfield County, VA
December	14	Crestar Bank, Richmond, VA closed its branch office at 1007 East Main Street, City of Richmond, VA
December	14	Crestar Bank, Richmond, VA closed its branch office at 421 East Franklin Street, City of Richmond, VA
December	14	Crestar Bank, Richmond, VA closed its branch office at 728 East Main Street, City of Richmond, VA
December	14	Crestar Bank, Richmond, VA closed its branch office at 11655 Midlothian Turnpike, Chesterfield County, VA

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-953 HIGHLANDS UNION BANK	B-929 THE BANK OF ALEXANDRIA
	ABINGDON 2 OFFICES	ALEXANDRIA 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 3,220	\$ 3,079
a. Noninterest-bearing balances & currency & coin	2,122	2,835
b. Interest-bearing balances	1,098	244
2. Securities	11,128	4,625
3. Federal Funds sold and securities purchased under agreements to resell	\$ 3,810	\$ 7,600
(a) Federal funds sold	3,810	7,600
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	27,500	30,814
b. LESS: Allowance for loan and lease losses	275	321
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$27,225	\$30,493
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	1,469	1,194
7. Other real estate owned	0	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	478	1,219
12. TOTAL ASSETS	\$47,330	\$48,210
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$42,414	\$42,634
(1) Noninterest-bearing	7,178	6,231
(2) Interest-bearing	35,236	36,423
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 146
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	146
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	653	244
21. TOTAL LIABILITIES	\$43,067	\$43,044
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	1,793	3,170
24. Surplus	2,086	3,111
25. Undivided profits and capital reserves	384	(1,086)
a. LESS: Net unrealized loss on marketable equity securities	0	29
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	\$ 4,263	\$ 5,166
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$47,330	\$48,210

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-638 BURKE & HERBERT BANK & TRUST COMPANY ALEXANDRIA 9 OFFICES	B-1026 CITIZENS BANK OF VIRGINIA ARLINGTON 3 OFFICES	B-1016 THE BANK OF NORTHERN VIRGINIA ARLINGTON 1 OFFICE	B-818 FIRST COMMERCIAL BANK ARLINGTON 2 OFFICES	B-12 BANK OF CLARKE COUNTY BERRYVILLE 2 OFFICES
\$ 20,235 19,735 500 72,747	\$ 2,283 2,283 0 4,155	\$ 2,041 1,476 565 2,567	\$ 2,314 2,314 0 11,152	\$ 6,892 2,894 3,998 10,024
\$ 5,000 5,000 0	\$ 11,671 11,671 0	\$ 2,559 2,559 0	\$ 3,450 3,450 0	\$ 10,278 10,278 0
244,398 1,582 0	48,272 789 0	19,739 196 0	42,525 535 0	61,725 588 0
\$242,816 0 8,653 821 0 0 0 4,445 \$354,717	\$ 47,483 0 520 533 0 0 0 666 \$ 67,311	\$ 19,543 0 826 0 0 84 263 \$ 27,883	\$ 41,990 0 1,236 261 0 0 0 1,900 \$ 62,303	\$ 61,137 0 2,082 0 0 0 0 1,325 \$ 91,738
\$323,911 57,043 266,868 \$ 0 0 0 \$ 0 0 0 24 0 0 0 1,651 \$323,586	\$ 61,009 8,831 52,178 \$ 0 0 0 \$ 0 0 0 0 0 0 274 \$ 61,283	\$ 20,692 2,665 18,027 \$ 0 0 0 \$ 0 0 0 300 0 0 0 255 \$ 21,447	\$ 52,560 9,243 43,317 \$ 0 0 0 \$ 2,750 0 2,750 936 0 0 0 694 586 \$ 57,526	\$ 83,399 10,523 72,876 \$ 0 0 0 \$ 0 0 0 0 0 0 782 \$ 84,181
\$ 0 2,000 8,000 19,131 0 0 \$ 29,131 \$354,717	\$ 0 1,886 3,393 749 0 0 \$ 6,028 \$ 67,311	\$ 0 3,350 3,350 (264) 0 0 \$ 6,436 \$ 27,883	\$ 0 1,005 1,005 2,767 0 0 \$ 4,777 \$ 62,303	\$ 0 1,671 1,098 4,788 0 0 \$ 7,557 \$ 91,738

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-877 BIG STONE GAP BANK AND TRUST COMPANY	B-15 CITIZENS BANK AND TRUST COMPANY
	BIG STONE GAP 1 OFFICE	BLACKSTONE 5 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 1,250	\$ 4,270
a. Noninterest-bearing balances & currency & coin	1,250	3,970
b. Interest-bearing balances	0	300
2. Securities	4,977	31,136
3. Federal Funds sold and securities purchased under agreements to resell	\$ 404	\$ 7,000
(a) Federal funds sold	404	7,000
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	5,699	77,659
b. LESS: Allowance for loan and lease losses	132	1,111
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$ 5,567	\$ 76,548
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	335	1,868
7. Other real estate owned	161	67
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	187	1,705
12. TOTAL ASSETS	\$12,881	\$122,594
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$11,835	\$110,681
(1) Noninterest-bearing	1,103	10,557
(2) Interest-bearing	10,732	100,124
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	61	1,612
21. TOTAL LIABILITIES	\$11,896	\$112,293
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	500	1,250
24. Surplus	500	850
25. Undivided profits and capital reserves	(15)	8,201
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	\$ 985	\$ 10,301
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$12,881	\$122,594

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-411 THE BLUE GRASS VALLEY BANK	B-20 UNION BANK AND TRUST COMPANY	B-26 FIRST VIRGINIA BANK-PLANTERS	B-30 BANK OF BUCHANAN	B-946 THE BANK OF SOUTHSIDE VIRGINIA
BLUE GRASS 1 OFFICE	BOWLING GREEN 9 OFFICES	BRIDGEWATER 6 OFFICES	BUCHANAN 2 OFFICES	CARSON 9 OFFICES
\$ 1,707	\$ 13,727	\$ 3,656	\$ 1,874	\$ 5,206
357	9,726	3,656	1,675	4,256
1,350	4,001	0	199	950
3,396	40,728	24,284	7,281	53,956
\$ 300	\$ 4,620	\$ 780	\$ 460	\$ 12,600
300	4,620	780	460	12,600
0	0	0	0	0
5,194	129,357	68,324	28,023	93,134
116	946	796	300	1,500
0	0	0	0	0
\$ 5,078	\$128,411	\$ 67,528	\$27,723	\$ 91,634
0	0	0	0	0
126	4,513	2,269	1,001	1,398
76	273	102	0	1,392
0	0	0	0	0
0	0	0	0	0
0	0	305	0	0
199	2,336	1,431	1,284	2,599
\$10,882	\$194,608	\$100,355	\$39,623	\$168,785
\$ 9,215	\$172,476	\$ 92,108	\$35,398	\$145,961
1,506	20,913	9,443	3,845	14,491
7,709	151,563	82,665	31,553	131,470
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 0	\$ 907	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	907	0	0	0
0	0	0	0	0
0	0	0	0	0
0	134	0	0	0
0	0	0	0	0
0	0	0	0	0
149	1,839	1,258	512	2811
\$ 9,364	\$175,356	\$ 93,366	\$35,910	\$148,772
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
30	7,200	2,700	1,069	291
65	2,800	1,600	337	2,000
1,403	9,252	2,689	2,307	17,757
0	0	0	0	35
0	0	0	0	0
\$ 1,518	\$ 19,252	\$ 6,989	\$ 3,713	\$ 20,013
\$10,882	\$194,608	\$100,355	\$39,623	\$168,785

	B-986 F & M BANK CENTRAL VIRGINIA CHARLOTTESVILLE 7 OFFICES	B-902 FIRST VIRGINIA BANK-CENTRAL CHARLOTTESVILLE 8 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 4,509	\$ 5,366
a. Noninterest-bearing balances & currency & coin.....	4,410	5,366
b. Interest-bearing balances	99	0
2. Securities.....	9,325	24,089
3. Federal Funds sold and securities purchased under agreements to resell.....	\$ 3,495	\$ 2,150
(a) Federal funds sold.....	3,495	2,150
(b) Securities purchased under agreements to resell.....	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	38,792	42,998
b. LESS: Allowance for loan and lease losses.....	439	556
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$38,353	\$42,442
5. Assets held in trading accounts	0	0
6. Premises and fixed assets.....	1,733	3,121
7. Other real estate owned	0	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	769	1,016
12. TOTAL ASSETS	\$58,184	\$78,184
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$50,988	\$71,117
(1) Noninterest-bearing.....	10,326	14,493
(2) Interest-bearing	40,662	56,624
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	\$ 0	\$ 0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 558	\$ 815
(a) Federal funds purchased	0	815
(b) Securities sold under agreements to repurchase	558	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases.....	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities.....	331	717
21. TOTAL LIABILITIES.....	\$51,877	\$72,649
EQUITY CAPITAL		
22. Perpetual preferred stock.....	\$ 0	\$ 0
23. Common stock.....	1,880	3,000
24. Surplus.....	1,343	1,000
25. Undivided profits and capital reserves.....	3,084	1,535
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL	\$ 6,307	\$ 5,535
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$58,184	\$78,184

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-1013 THE BANK OF HAMPTON ROADS	B-975 THE COMMONWEALTH BANK	B-984 VIRGINIA BANKERS' BANK	B-853 THE MARINE BANK	B-935 MINERS EXCHANGE BANK
CHESAPEAKE 3 OFFICES	CHESTERFIELD 1 OFFICE	CHESTERFIELD 1 OFFICE	CHINCOTEAGUE 2 OFFICES	COEBURN 2 OFFICES
\$ 1,674	\$ 557	\$ 3,171	\$ 1,734	\$ 3,336
1,674	557	2,821	1,344	3,336
0	0	350	390	
3,335	1,411	1,990	398	4,187
\$ 1,910	\$ 380	\$11,144	\$ 1,800	\$ 1,475
1,910	380	11,144	1,800	1,475
0	0	0	0	0
28,403	10,773	7,684	13,618	15,651
283	356	65	137	163
0	0	0	0	0
\$28,120	\$10,417	\$ 7,619	\$13,481	\$15,488
0	0	0	0	0
2,653	227	14	1,047	1,188
199	200	0	0	108
0	0	0	0	0
0	0	0	0	0
11	0	0	0	0
542	168	186	284	234
\$38,444	\$13,360	\$24,124	\$18,744	\$26,016
\$32,604	\$11,721	\$ 6,349	\$16,993	\$22,924
4,376	1,923	5,499	2,498	4,926
28,228	9,798	850	14,495	17,998
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
0	0	16,150	0	0
\$ 0	\$ 0	\$16,150	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
443	150	40	110	234
\$33,047	\$11,871	\$22,539	\$17,103	\$23,158
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2,500	1,004	775	208	1,150
2,500	1,985	388	289	1,150
397	(1,500)	422	1,144	558
0	0	0	0	0
0	0	0	0	0
\$ 5,397	\$ 1,489	\$ 1,585	\$ 1,641	\$ 2,858
\$38,444	\$13,360	\$24,124	\$18,744	\$26,016

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-932 FIRST VIRGINIA BANK-HIGHLANDS	B-893 THE STATE BANK OF THE ALLEGHENIES
	COVINGTON 3 OFFICES	COVINGTON 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	\$ 3,340	\$ 2,300
a. Noninterest-bearing balances & currency & coin	3,340	2,103
b. Interest-bearing balances	0	197
2. Securities	45,250	17,170
3. Federal Funds sold and securities purchased under agreements to resell	\$ 560	\$ 6,600
(a) Federal funds sold	560	6,600
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	60,305	37,103
b. LESS: Allowance for loan and lease losses	489	354
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$ 59,816	\$36,749
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	1,609	837
7. Other real estate owned	0	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	1,431	637
12. TOTAL ASSETS	\$112,006	\$64,293
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$100,900	\$58,986
(1) Noninterest-bearing	10,361	3,574
(2) Interest-bearing	90,539	55,412
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 1,321	\$ 0
(a) Federal funds purchased	1,321	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	966	487
21. TOTAL LIABILITIES	\$103,187	\$59,473
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	2,300	670
24. Surplus	2,300	1,237
25. Undivided profits and capital reserves	4,219	2,913
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	\$ 8,819	\$ 4,820
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$112,006	\$64,293

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-933 FIRST VIRGINIA BANK-MOUNTAIN EMPIRE	B-471 FIRST STATE BANK	B-894 PEOPLES BANK OF DANVILLE	B-655 VIRGINIA BANK AND TRUST COMPANY	B-1012 THE EASTVILLE BANK
DAMASCUS 9 OFFICES	DANVILLE 1 OFFICE	DANVILLE 8 OFFICES	DANVILLE 4 OFFICES	EASTVILLE 1 OFFICE
\$ 4,238	\$ 1,118	\$ 30,139	\$ 5,436	\$ 2,113
4,238	409	12,724	3,654	613
0	709	17,415	1,782	1,500
31,046	5,961	13,740	12,851	2,879
\$ 1,600	\$ 5,220	\$ 43,075	\$ 3,490	\$ 1,175
1,600	5,220	43,075	3,490	1,175
0	0	0	0	0
80,499	11,696	129,404	55,931	19,544
882	95	739	559	428
0	0	0	0	0
\$ 79,617	\$11,601	\$128,665	\$55,372	\$19,116
0	0	0	0	0
2,422	423	2,962	1,160	298
896	107	235	28	0
0	0	334	0	0
0	0	0	0	0
0	0	36	0	0
1,537	302	1,223	846	520
\$121,356	\$24,732	\$220,409	\$79,183	\$26,101
\$107,890	\$18,415	\$202,366	\$70,764	\$21,368
12,235	1,830	29,852	9,515	2,488
95,655	16,585	172,514	61,249	18,880
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
0	1,304	2,522	0	0
0	0	0	0	0
0	0	250	0	0
0	0	0	0	0
0	0	0	0	0
1,543	110	1,644	1,018	164
\$109,433	\$19,829	\$206,782	\$71,782	\$21,532
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
5,000	500	1,406	990	500
3,500	2,000	9,899	2,130	2,980
3,423	2,403	2,322	4,281	1,089
0	0	0	0	0
0	0	0	0	0
\$ 11,923	\$ 4,903	\$ 13,627	\$ 7,401	\$ 4,569
\$121,356	\$24,732	\$220,409	\$79,183	\$26,101

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITIO

	B-508 PEOPLES BANK OF EWING	B-966 FAIRFAX BANK & TRUST COMPANY
	EWING 3 OFFICES	FAIRFAX 6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 2,695	\$ 5,530
a. Noninterest-bearing balances & currency & coin	1,301	5,530
b. Interest-bearing balances	1,394	0
2. Securities	9,514	9,706
3. Federal Funds sold and securities purchased under agreements to resell	\$ 776	\$ 2,400
(a) Federal funds sold	776	2,400
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	8,981	73,919
b. LESS: Allowance for loan and lease losses	283	803
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$ 8,696	\$73,116
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	319	1,916
7. Other real estate owned	237	1,344
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	354	1,409
12. TOTAL ASSETS	\$22,591	\$93,441
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$21,120	\$83,535
(1) Noninterest-bearing	1,951	20,389
(2) Interest-bearing	19,169	63,146
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 3,442
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	3,442
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	73
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	156	739
21. TOTAL LIABILITIES	\$21,276	\$87,789
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	466	1,069
24. Surplus	1,057	3,940
25. Undivided profits and capital reserves	(208)	2,643
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	\$ 1,315	\$ 7,652
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$22,591	\$93,441

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-967 THE GEORGE MASON BANK	B-746 FIRST VIRGINIA BANK	B-1001 THE WASHINGTON BANK	B-988 FIRST VIRGINIA BANK-SOUTHSIDE	B-85 THE BANK OF FINCASTLE
FAIRFAX 4 OFFICES	FALLS CHURCH 84 OFFICES	FALLSCHURCH 2 OFFICES	FARMVILLE 9 OFFICES	FINCASTLE 3 OFFICES
\$ 7,068	\$ 173,948	\$ 1,720	\$ 4,167	\$ 1,788
5,022	173,948	1,720	4,167	1,588
2,046	0	0	0	200
56,174	460,459	4,907	40,205	4,077
\$ 13,720	\$ 49,060	\$ 4,990	\$ 490	\$ 2,975
13,720	49,060	4,990	490	2,975
0	0	0	0	0
105,724	1,436,568	34,928	68,150	27,654
1,502	18,315	3,256	803	288
0	0	0	0	0
\$104,222	\$1,418,253	\$31,672	\$ 67,347	\$27,366
0	0	0	0	0
1,688	32,107	1,332	1,421	1,083
404	3,649	0	0	0
0	0	0	0	0
0	0	0	0	0
0	3,822	0	0	0
2,309	33,398	709	1,847	404
\$185,585	\$2,174,696	\$45,330	\$115,477	\$37,693
\$162,179	\$1,950,336	\$43,934	\$100,504	\$34,190
25,733	372,943	6,374	15,145	5,318
136,446	1,577,393	37,560	85,359	28,872
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 2,848	\$ 30,442	\$ 0	\$ 2,367	\$ 0
0	30,219	0	2,367	0
2,848	223	0	0	0
976	0	0	0	0
0	8,459	0	0	0
0	584	0	0	63
0	0	0	0	0
0	0	0	0	0
1,158	20,070	307	1,446	323
\$167,161	\$2,009,891	\$44,241	\$104,317	\$34,576
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1,430	23,000	928	1,500	62
1,586	23,000	552	2,000	872
15,408	118,805	(391)	7,660	2,183
0	0	0	0	0
0	0	0	0	0
\$ 18,424	\$ 164,805	\$ 1,089	\$ 11,160	\$ 3,117
\$185,585	\$2,174,696	\$45,330	\$115,477	\$37,693

	B-87 THE BANK OF FLOYD	B-941 BLUE RIDGE BANK
	FLOYD 1 OFFICE	FLOYD 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 5,043	\$10,343
a. Noninterest-bearing balances & currency & coin	1,391	2,135
b. Interest-bearing balances	3,652	8,208
2. Securities	21,729	1,949
3. Federal Funds sold and securities purchased under agreements to resell	\$ 2,650	\$ 5,625
(a) Federal funds sold	2,650	5,625
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	63,578	36,472
b. LESS: Allowance for loan and lease losses	888	199
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$62,690	\$36,273
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	957	1,070
7. Other real estate owned	860	80
8. Investments in unconsolidated subsidiaries and associated companies	0	334
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	14
11. Other assets	1,377	338
12. TOTAL ASSETS	\$95,306	\$56,026
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$84,703	\$51,972
(1) Noninterest-bearing	8,219	5,805
(2) Interest-bearing	76,484	46,167
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	66
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	111
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	350
20. Other liabilities	590	309
21. TOTAL LIABILITIES	\$85,293	\$52,808
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	1,164	821
24. Surplus	1,200	1,322
25. Undivided profits and capital reserves	7,649	1,075
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	\$10,013	\$ 3,218
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$95,306	\$56,026

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-951 FIRST COMMUNITY BANK	B-768 THE BANK OF FRANKLIN	B-1017 VIRGINIA HEARTLAND BANK	B-801 THE PEOPLES BANK OF FRONT ROYAL	B-1021 PENINSULA TRUST BANK
FOREST	FRANKLIN	FREDERICKSBURG	FRONT ROYAL	GLOUCESTER
6 OFFICES	4 OFFICES	1 OFFICE	2 OFFICES	1 OFFICE
\$ 4,914	\$ 5,167	\$ 1,017	\$ 2,587	\$ 3,596
3,939	3,667	1,017	2,390	813
975	1,500	0	197	2,783
9,889	15,571	3,616	9,944	0
\$ 0	\$ 3,800	\$ 1,975	\$ 307	\$ 500
0	3,800	1,975	307	500
0	0	0	0	0
51,966	24,489	19,589	40,185	12,089
669	769	200	339	123
0	0	0	0	0
\$51,297	\$23,720	\$19,389	\$39,846	\$11,966
0	0	0	0	0
1,124	788	719	1,067	1,155
0	144	0	120	0
0	0	0	0	0
0	0	0	0	0
898	0	0	0	0
2,440	991	436	661	319
\$70,562	\$50,181	\$27,152	\$34,532	\$17,536
\$62,677	\$45,505	\$23,741	\$48,607	\$14,377
9,335	7,337	2,963	5,611	665
53,342	38,168	20,778	42,996	13,712
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 2,851	\$ 0	\$ 0	\$ 522	\$ 0
2,635	0	0	0	0
216	0	0	522	0
0	0	0	0	18
0	0	0	0	0
169	0	0	0	0
0	0	0	0	0
0	0	0	0	0
505	333	283	457	96
\$66,202	\$45,838	\$24,024	\$49,586	\$14,491
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
527	476	1,610	650	1,663
4,227	3,035	805	655	1,005
(394)	832	713	3,641	377
0	0	0	0	0
0	0	0	0	0
\$ 4,360	\$ 4,343	\$ 3,128	\$ 4,946	\$ 3,045
\$70,562	\$50,181	\$27,152	\$54,532	\$17,536

	B-955 FIRST VIRGINIA BANK- COMMONWEALTH	B-809 MINERS AND MERCHANTS BANK AND TRUST CO.
	GRAFTON 11 OFFICES	GRUNDY 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 4,694	\$ 6,697
a. Noninterest-bearing balances & currency & coin.....	4,694	3,779
b. Interest-bearing balances	0	2,918
2. Securities.....	44,744	19,123
3. Federal Funds sold and securities purchased under agreements to resell.....	\$ 4,100	\$ 160
(a) Federal funds sold	4,100	160
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	84,084	42,758
b. LESS: Allowance for loan and lease losses.....	1,034	479
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$ 83,050	\$42,279
5. Assets held in trading accounts	0	0
6. Premises and fixed assets.....	3,515	1,528
7. Other real estate owned	102	174
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	67	0
11. Other assets	1,815	789
12. TOTAL ASSETS	\$142,087	\$70,750
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$128,774	\$62,875
(1) Noninterest-bearing.....	17,352	9,322
(2) Interest-bearing	111,422	53,553
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	\$ 0	\$ 0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 26	\$ 768
(a) Federal funds purchased.....	26	0
(b) Securities sold under agreements to repurchase	0	768
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases.....	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities.....	1,232	869
21. TOTAL LIABILITIES.....	\$130,032	\$64,512
EQUITY CAPITAL		
22. Perpetual preferred stock.....	\$ 0	\$ 0
23. Common stock.....	4,000	901
24. Surplus.....	3,000	2,596
25. Undivided profits and capital reserves.....	5,055	2,741
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments.....	0	
27. TOTAL EQUITY CAPITAL	\$ 12,055	\$ 6,238
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$142,087	\$70,750

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-1027 ROCKINGHAM HERITAGE BANK	B-926 DICKENSON- BUCHANAN BANK	B-291 BANK OF NORTHUMBER- LAND INCORPORATED HEATHSVILLE	B-1019 BANK OF THE POTOMAC, INC.	B-898 BANK OF CARROLL
HARRISONBURG 1 OFFICE	HAYSI 3 OFFICES	3 OFFICES	HERNDON 1 OFFICE	HILLSVILLE 4 OFFICES
\$ 670	\$ 2,478	\$ 2,780	\$ 1,085	\$ 1,834
277	1,988	2,780	1,069	1,834
393	490	0	16	0
95	8,138	28,279	8,597	5,255
\$3,100	\$ 1,960	\$ 1,960	\$ 1,625	\$ 3,065
3,100	1,960	1,960	1,625	3,065
0	0	0	0	0
1,391	30,582	60,629	20,328	33,034
0	418	483	210	731
0	0	0	0	0
\$1,391	\$30,164	\$60,146	\$20,118	\$32,303
0	0	0	0	0
607	1,417	660	584	1,266
0	0	163	0	64
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
77	469	999	437	623
\$3,940	\$44,626	\$94,987	\$32,446	\$44,410
\$2,779	\$40,854	\$84,446	\$25,748	\$41,053
367	5,175	7,011	1,992	5,142
2,412	35,679	77,435	23,756	35,911
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 0	\$ 0	\$ 0	\$ 0	\$ 196
0	0	0	0	0
0	0	0	0	196
0	0	0	0	0
0	0	0	0	0
0	0	117	0	0
0	0	0	0	0
0	0	0	0	0
74	409	609	167	638
\$2,853	\$41,263	\$85,172	\$25,915	\$41,887
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1,573	750	1,271	3,250	250
787	750	865	1,625	450
727	1,863	7,679	1,656	1,823
0	0	0	0	0
\$3,087	\$ 3,363	\$ 9,815	\$ 6,531	\$ 2,523
\$5,940	\$44,626	\$94,987	\$32,446	\$44,410

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-1014 PEOPLES BANK, INC.	B-1002 BENCHMARK COMMUNITY BANK
	HONAKER 6 OFFICES	KENBRIDGE 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 8,220	\$ 2,261
a. Noninterest-bearing balances & currency & coin.....	4,922	2,261
b. Interest-bearing balances	3,298	0
2. Securities.....	23,850	5,227
3. Federal Funds sold and securities purchased under agreements to resell.....	\$ 3,995	\$ 3,060
(a) Federal funds sold.....	3,995	3,060
(b) Securities purchased under agreements to resell 0		
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	58,568	45,568
b. LESS: Allowance for loan and lease losses.....	857	214
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$57,711	\$45,354
5. Assets held in trading accounts	0	0
6. Premises and fixed assets.....	1,489	1,119
7. Other real estate owned	108	0
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	1,467	698
12. TOTAL ASSETS	\$96,840	\$57,719
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$89,873	\$53,089
(1) Noninterest-bearing.....	10,459	6,940
(2) Interest-bearing	79,414	46,149
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	\$ 0	\$ 0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases.....	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities.....	776	504
21. TOTAL LIABILITIES.....	\$90,649	\$53,593
EQUITY CAPITAL		
22. Perpetual preferred stock.....	\$ 0	\$ 0
23. Common stock.....	500	2,000
24. Surplus.....	515	450
25. Undivided profits and capital reserves.....	3,246	1,676
a. LESS: Net unrealized loss on marketable equity securities	70	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$ 6,191	\$ 4,126
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$96,840	\$57,719

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-625 BANK OF LANCASTER	B-832 KING GEORGE STATE BANK, INC.	B-739 PACE AMERICAN BANK	B-892 THE FIRST BANK AND TRUST COMPANY	B-996 BANK OF LOUDOUN
KILMARNOCK 2 OFFICES	KING GEORGE 1 OFFICE	LAWRENCEVILLE 3 OFFICES	LEBANON 3 OFFICES	LEESBURG 1 OFFICE
\$ 2,587	\$ 2,531	\$ 2,036	\$ 2,661	\$ 644
2,587	2,531	1,836	2,466	644
0	0	200	195	0
20,991	2,016	9,495	11,406	4,105
\$ 0	\$ 3,435	\$ 6,920	\$ 5,100	\$ 3,322
0	3,435	6,920	5,100	3,322
0	0	0	0	0
63,623	30,127	25,078	30,100	15,339
884	317	249	279	111
0	0	0	0	0
\$62,739	\$29,810	\$24,829	\$29,821	\$15,228
0	0	0	0	0
1,648	652	1,274	1,536	1,160
0	0	1	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
1,307	331	510	621	241
\$89,472	\$38,775	\$45,065	\$51,145	\$24,700
\$78,053	\$35,003	\$38,980	\$47,837	\$19,314
7,329	3,765	4,827	6,813	2,856
70,724	31,238	34,153	41,024	16,458
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 1,300	\$ 0	\$ 2,000	\$ 0	\$ 350
1,300	0	0	0	0
0	0	2,000	0	350
0	0	0	0	0
0	340	93	4	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
585	330	460	347	177
\$79,938	\$35,673	\$41,533	\$48,188	\$19,841
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1,261	300	660	1,120	2,506
2,833	300	1,627	740	2,506
5,440	2,502	1,245	1,097	(153)
0	0	0	0	0
\$ 9,534	\$ 3,102	\$ 3,532	\$ 2,957	\$ 4,859
\$89,472	\$38,775	\$45,065	\$51,145	\$24,700

	B-968 VIRGINIA COMMUNITY BANK	B-838 FIRST VIRGINIA BANK PIEDMONT
	LOUISA 3 OFFICES	LYNCHBURG 11 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 1,972	\$ 6,465
a. Noninterest-bearing balances & currency & coin.....	1,972	6,465
b. Interest-bearing balances	0	0
2. Securities.....	4,000	41,970
3. Federal Funds sold and securities purchased under agreements to resell	\$ 613	\$ 4,195
(a) Federal funds sold	613	4,195
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	29,176	111,615
b. LESS: Allowance for loan and lease losses.....	266	1,644
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$28,910	\$109,971
5. Assets held in trading accounts	0	0
6. Premises and fixed assets.....	877	2,514
7. Other real estate owned	0	73
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	352
11. Other assets	639	2,399
12. TOTAL ASSETS	\$37,031	\$167,939
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$33,962	\$150,885
(1) Noninterest-bearing.....	4,882	18,183
(2) Interest-bearing	29,080	132,702
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	\$ 0	\$ 0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 2,509
(a) Federal funds purchased	0	2,509
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases.....	0	9
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities.....	352	2,275
21. TOTAL LIABILITIES	\$34,314	\$155,678
EQUITY CAPITAL		
22. Perpetual preferred stock.....	\$ 0	\$ 0
23. Common stock.....	335	4,000
24. Surplus.....	558	2,000
25. Undivided profits and capital reserves.....	1,824	6,261
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$ 2,717	\$ 12,261
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$37,031	\$167,939

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-890 INDEPENDENT BANK	B-991 SECURITY BANK CORPORATION	B-976 THE BANK OF MARION	B-899 PIEDMONT TRUST BANK	B-131 BANK OF MCKENNEY
MANASSAS 4 OFFICES	MANASSAS 1 OFFICE	MARION 5 OFFICES	MARTINSVILLE 8 OFFICES	MCKENNEY 1 OFFICE
\$ 6,876	\$ 2,206	\$ 3,773	\$ 10,846	\$ 620
6,876	2,107	3,773	9,798	327
0	99	0	1,048	293
2,372	2,980	39,476	75,707	7,290
\$ 3,200	\$ 1,400	\$ 65	\$ 25,135	\$ 600
3,200	1,400	65	25,135	600
0	0	0	0	0
63,113	25,086	66,155	255,236	13,521
512	786	677	3,757	361
0	0	0	0	0
\$62,601	\$24,300	\$ 65,478	\$251,479	\$13,160
0	0	0	0	0
1,847	1,829	1,954	5,104	289
2,681	1,130	0	332	2
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
1,106	488	1,591	4,941	423
\$80,683	\$34,333	\$112,337	\$373,544	\$22,384
\$74,966	\$30,306	\$102,102	\$316,541	\$20,614
23,686	3,694	9,908	38,409	2,190
51,280	26,612	92,194	278,132	18,424
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 0	\$ 101	\$ 775	\$ 17,656	\$ 20
0	0	775	8,050	0
0	101	0	9,606	20
0	0	0	9,987	0
0	0	0	18	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
474	260	574	3,287	161
\$75,440	\$30,667	\$103,451	\$347,489	\$20,795
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1,000	1,958	1,000	3,691	25
1,793	2,100	500	2,000	360
2,450	(392)	7,386	20,364	1,204
0	0	0	0	0
\$ 5,243	\$ 3,666	\$ 8,886	\$ 26,055	\$ 1,589
\$80,683	\$34,333	\$112,337	\$373,544	\$22,384

	B-708 FIRST AMERICAN BANK OF VIRGINIA	B-1010 HERITAGE BANK
	MCLEAN 107 OFFICES	MCLEAN 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	\$ 212,442	\$ 4,029
a. Noninterest-bearing balances & currency & coin	212,442	3,529
b. Interest-bearing balances	0	500
2. Securities	727,309	4,160
3. Federal Funds sold and securities purchased under agreements to resell	\$ 109,990	\$ 8,000
(a) Federal funds sold	85,000	8,000
(b) Securities purchased under agreements to resell	24,990	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	2,404,628	41,447
b. LESS: Allowance for loan and lease losses	105,105	681
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$2,299,523	\$40,766
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	125,074	203
7. Other real estate owned	58,747	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	2,298	0
11. Other assets	121,306	643
12. TOTAL ASSETS	\$3,656,689	\$57,801
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$3,084,753	\$54,029
(1) Noninterest-bearing	620,357	7,375
(2) Interest-bearing	2,464,398	46,654
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 272,645	\$ 0
(a) Federal funds purchased	5,813	0
(b) Securities sold under agreements to repurchase	266,832	0
15. Demand notes issued to the U.S. Treasury	5,445	0
16. Other borrowed money	4,850	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	1,500	0
20. Other liabilities	107,218	308
21. TOTAL LIABILITIES	\$3,476,413	\$54,337
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	41,621	1,500
24. Surplus	29,474	1,500
25. Undivided profits and capital reserves	109,181	464
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$ 180,276	\$ 3,464
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$3,656,689	\$57,801

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-755 NCNB VIRGINIA	B-998 HANOVER BANK	B-1028 THE HORIZON BANK OF VIRGINIA	B-992 COUNTY BANK OF CHESTERFIELD	B-134 FIRST AND CITIZENS BANK
MCLEAN 1 OFFICE	MECHANICSVILLE 2 OFFICES	MERRIFIELD 1 OFFICE	MIDLOTHIAN 2 OFFICES	MONTEREY 1 OFFICE
\$ 1,338	\$ 1,145	\$ 719	\$ 5,772	\$ 1,150
1,338	945	719	2,805	1,150
0	200	0	2,967	0
0	6,440	546	3,997	14,803
\$ 6,610	\$ 530	\$ 8,870	\$ 7,260	\$ 0
6,610	530	8,870	7,260	0
0	0	0	0	0
2,772	13,584	6,999	30,728	15,407
72	137	70	705	288
0	0	0	0	0
\$ 2,700	\$13,447	\$ 6,929	\$30,023	\$15,119
0	0	0	0	327
64	469	671	1,627	168
0	254	0	1,554	10
0	0	0	0	0
0	0	0	0	0
0	0	48	0	0
50	259	148	610	454
\$10,762	\$22,544	\$17,931	\$50,843	\$32,031
\$ 9,294	\$17,244	\$11,830	\$46,723	\$27,021
884	1,957	1,539	5,765	3,322
8,410	15,287	10,291	40,958	23,699
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	21	0
0	0	0	0	0
0	0	0	0	0
4	242	91	341	218
\$ 9,298	\$17,486	\$11,921	\$47,085	\$27,239
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
500	3,295	3,211	2,671	60
3,035	995	1,605	1,335	150
(2,071)	768	1,194	(248)	4,620
0	0	0	0	38
\$ 1,464	\$ 5,058	\$ 6,010	\$ 3,758	\$ 4,792
\$10,762	\$22,544	\$17,931	\$50,843	\$32,031

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-384 PEOPLES BANK OF MONTROSS	B-443 THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE
	MONTROSS 2 OFFICES	NEW CASTLE 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	\$ 1,537	\$ 556
a. Noninterest-bearing balances & currency & coin	939	556
b. Interest-bearing balances	598	0
2. Securities	16,923	5,298
3. Federal Funds sold and securities purchased under agreements to resell	\$ 1,825	\$ 2,100
(a) Federal funds sold	1,825	2,100
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	31,260	11,673
b. LESS: Allowance for loan and lease losses	308	143
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$30,952	\$11,530
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	1,211	111
7. Other real estate owned	76	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	1,102	225
12. TOTAL ASSETS	\$53,626	\$19,820
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$48,475	\$17,978
(1) Noninterest-bearing	4,328	1,573
(2) Interest-bearing	44,147	16,405
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	586	48
21. TOTAL LIABILITIES	\$49,061	\$18,026
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	132	1,050
24. Surplus	824	230
25. Undivided profits and capital reserves	3,609	514
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$ 4,565	\$ 1,794
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$53,626	\$19,820

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-762 BANK OF OF THE COMMONWEALTH	B-971 FIRST VIRGINIA BANK OF TIDEWATER	B-947 HERITAGE BANK & TRUST	B-274 FARMERS & MERCHANTS BANK- EASTERN SHORE ONLEY	B-900 FARMERS AND MINERS BANK PENNINGTON GAP
NORFOLK 6 OFFICES	NORFOLK 40 OFFICES	NORFOLK 3 OFFICES	4 OFFICES	4 OFFICES
\$ 4,380	\$ 30,296	\$ 1,827	\$ 6,877	\$10,939
4,380	30,296	1,577	4,133	2,176
0	0	250	2,744	8,763
10,099	-99,526	6,717	27,533	8,753
\$ 3,960	\$ 11,780	\$ 5,070	\$ 4,500	\$ 1,995
3,960	11,780	5,070	4,500	1,995
0	0	0	0	0
54,434	272,370	31,506	89,387	23,923
838	3,620	462	1,016	314
0	0	0	0	0
\$53,596	\$268,750	\$31,044	\$ 88,371	\$23,619
0	0	0	0	0
2,074	11,309	850	2,897	1,020
2,966	151	363	126	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
1,576	5,034	1,020	1,602	631
\$78,671	\$426,846	\$46,891	\$131,906	\$46,957
\$70,312	\$386,276	\$42,376	\$114,487	\$43,257
7,043	79,975	7,089	12,288	6,008
63,267	306,301	35,287	102,199	37,249
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 350	\$ 3,479	\$ 0	\$ 0	\$ 0
0	3,479	0	0	0
350	0	0	0	0
0	0	108	0	0
251	0	0	0	0
766	0	0	0	0
0	0	0	0	0
0	0	0	0	0
946	3,773	622	1,149	472
\$72,625	\$393,528	\$43,106	\$115,636	\$43,729
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1,374	9,500	1,000	3,600	500
3,510	5,000	1,004	1,200	500
1,162	18,818	1,781	11,470	2,228
0	0	0	0	0
\$ 6,046	\$ 33,318	\$ 3,785	\$ 16,270	\$ 3,228
\$78,671	\$426,846	\$46,891	\$131,906	\$46,957

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-164 LEE BANK & TRUST COMPANY	B-964 THE COMMUNITY BANK
	PENNINGTON GAP 4 OFFICES	PETERSBURG 6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 7,333	\$ 3,820
a. Noninterest-bearing balances & currency & coin	2,711	3,820
b. Interest-bearing balances	4,622	0
2. Securities	36,589	7,529
3. Federal Funds sold and securities purchased under agreements to resell	\$ 2,225	\$ 2,017
(a) Federal funds sold	2,225	2,017
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:	34,262	39,524
a. Loans and leases, net of unearned income	311	405
b. LESS: Allowance for loan and lease losses	0	0
c. LESS: Allocated transfer risk reserve		
d. Loans and leases, net of unearned income, allowance, and reserve	\$33,951	\$39,119
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	1,002	1,386
7. Other real estate owned	14	461
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	1,252	1,033
12. TOTAL ASSETS	\$82,366	\$55,365
LIABILITIES		
13. Deposits:	\$73,583	\$49,488
a. In domestic offices	7,656	10,197
(1) Noninterest-bearing	63,927	39,291
(2) Interest-bearing		
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	686
20. Other liabilities	973	
21. TOTAL LIABILITIES	\$74,556	\$50,174
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	200	461
24. Surplus	300	2,318
25. Undivided profits and capital reserves	7,110	2,412
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. 27. TOTAL EQUITY CAPITAL	\$ 7,810	\$ 5,191
28. 28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$82,366	\$55,365

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-368 THE BANK OF CHARLOTTE COUNTY	B-979 COMMUNITY TRUST BANK	B-995 CENTRAL VIRGINIA BANK	B-175 BANK OF ROCKBRIDGE	B-374 STATE BANK OF REMINGTON INCORPORATED
PHENIX 4 OFFICES	PORTSMOUTH 1 OFFICE	POWHATAN 3 OFFICES	RAPHINE 6 OFFICES	REMINGTON 3 OFFICES
\$ 1,856	\$ 988	\$ 1,971	\$ 3,543	\$ 3,724
1,856	696	1,971	2,587	2,126
0	292	0	956	1,598
6,020	3,731	7,786	10,695	7,750
\$ 3,700	\$ 1,270	\$ 2,754	\$ 1,800	\$ 5,200
3,700	1,270	2,754	1,800	5,200
0	0	0	0	0
38,113	12,694	48,630	55,413	36,732
458	802	482	605	430
0	0	0	0	0
\$37,655	\$11,892	\$48,148	\$54,808	\$36,302
0	0	0	0	0
771	321	1,394	1,241	950
312	860	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
780	283	780	762	814
\$51,094	\$19,343	\$62,833	\$72,849	\$54,740
\$47,622	\$18,756	\$37,876	\$66,448	\$48,687
4,082	1,459	6,000	7,650	5,627
43,540	17,297	51,876	58,798	43,060
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	166
0	0	0	0	0
0	47	108	197	0
0	0	0	0	0
0	0	0	0	0
487	112	412	466	454
\$48,109	\$18,915	\$58,396	\$67,111	\$49,307
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
150	1,108	900	115	881
329	1,051	496	1,196	952
2,306	(1,729)	3,041	4,427	3,600
0	0	0	0	0
\$ 2,985	\$ 430	\$ 4,437	\$ 5,738	\$ 5,433
\$51,094	\$19,343	\$62,833	\$72,849	\$54,740

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-1008 FIRST VIRGINIA BANK-CLINCH VALLEY	B-744 CENTRAL FIDELITY BANK
	RICHLANDS 3 OFFICES	RICHMOND 196 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 2,350	\$ 315,892
a. Noninterest-bearing balances & currency & coin	2,350	315,892
b. Interest-bearing balances	0	0
2. Securities	28,143	1,572,135
3. Federal Funds sold and securities purchased under agreements to resell	\$ 2,425	\$ 278,625
(a) Federal funds sold	2,425	217,000
(b) Securities purchased under agreements to resell	0	61,625
4. Loans and lease financing receivables:	44,891	3,705,761
a. Loans and leases, net of unearned income	603	60,506
b. LESS: Allowance for loan and lease losses	0	0
c. LESS: Allocated transfer risk reserve		
d. Loans and leases, net of unearned income, allowance, and reserve	\$44,288	\$3,645,255
5. Assets held in trading accounts	0	875
6. Premises and fixed assets	1,033	134,012
7. Other real estate owned	0	16,848
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	11,008
10. Intangible assets	0	0
11. Other assets	1,434	186,976
12. TOTAL ASSETS	\$79,673	\$6,161,626
LIABILITIES		
13. Deposits:	\$69,906	\$4,533,192
a. In domestic offices	12,862	603,884
(1) Noninterest-bearing	57,044	3,929,308
(2) Interest-bearing		
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 114	\$ 931,687
(a) Federal funds purchased	114	659,874
(b) Securities sold under agreements to repurchase	0	271,813
15. Demand notes issued to the U.S. Treasury	0	8,122
16. Other borrowed money	0	73,908
17. Mortgage indebtedness and obligations under capitalized leases	0	13,043
18. Bank's liability on acceptances executed and outstanding	0	11,008
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	642	264,066
21. TOTAL LIABILITIES	\$70,662	\$5,835,026
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	1,600	100,425
24. Surplus	1,520	102,346
25. Undivided profits and capital reserves	5,891	123,829
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$ 9,011	\$ 326,600
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$79,673	\$6,161,626

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-974 COMMERCE BANK OF VIRGINIA	B-186 CONSOLIDATED BANK AND TRUST COMPANY	B-919 CRESTAR BANK	B-934 F & M BANK- RICHMOND	B-758 FIRST VIRGINIA BANK- COLONIAL
RICHMOND 2 OFFICES	RICHMOND 5 OFFICES	RICHMOND 220 OFFICES	RICHMOND 9 OFFICES	RICHMOND 26 OFFICES
\$ 1,587	\$ 4,077	\$ 785,530	\$ 3,699	\$ 23,435
1,587	2,701	785,530	3,699	23,435
0	1,376		0	0
5,017	21,149	1,595,949	15,114	60,283
\$ 2,646	\$ 35,100	\$ 266,104	\$ 3,551	\$ 12,250
2,646	35,100	134,344	3,551	12,250
0	0	131,760	0	0
21,771	60,540	7,213,555	45,484	201,331
239	527	137,912	405	2,542
0	0	0	0	0
\$21,532	\$ 60,013	\$ 7,075,643	\$45,079	\$198,789
0	0	132,495	1,221	0
908	1,954	215,894	0	12,175
331	50	17,597	0	0
0	0	6,910	0	0
0	0	32,067	0	0
0	297	31,334	0	89
395	1,122	551,435	800	3,368
\$32,416	\$123,762	\$10,710,958	\$ 69,464	\$310,389
\$29,066	\$114,727	\$ 7,591,717	\$63,639	\$278,240
3,890	50,776	1,588,767	12,954	66,008
25,176	63,951	6,002,950	50,685	212,232
\$ 0	\$ 0	\$ 21,080	\$ 0	\$ 0
0	0	0	0	0
0	0	21,080	0	0
\$ 0	\$ 0	\$ 1,244,736	\$ 0	\$ 6,238
0	0	673,655	0	6,238
0	0	571,081	0	0
0	0	52,177	0	0
0	2,270	902,571	0	0
0	572	29,063	0	331
0	0	32,067	0	0
0	0	98,000	0	0
402	487	135,329	155	2,698
\$29,468	\$118,056	\$10,106,740	\$63,794	\$287,507
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1,343	1,876	168,000	2,101	11,000
973	1,728	40,580	2,252	4,000
632	2,102	395,638	1,317	7,882
0	0	0	0	0
\$ 2,948	\$ 5,706	\$ 604,218	\$ 3,670	\$ 22,882
\$32,416	\$123,762	\$10,710,958	\$69,464	\$310,389

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-970 PEOPLE'S BANK OF VIRGINIA	B-997 REGENCY BANK
	RICHMOND 3 OFFICES	RICHMOND 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	\$ 2,578	\$ 2,440
a. Noninterest-bearing balances & currency & coin.....	2,078	2,440
b. Interest-bearing balances	500	0
2. Securities.....	6,624	4,722
3. Federal Funds sold and securities purchased under agreements to resell	\$ 1,300	\$ 5,005
(a) Federal funds sold.....	1,300	5,005
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	28,357	32,130
b. LESS: Allowance for loan and lease losses.....	324	498
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$28,033	\$31,632
5. Assets held in trading accounts	0	0
6. Premises and fixed assets.....	1,866	310
7. Other real estate owned	150	164
8. Investments in unconsolidated subsidiaries and associated companies.....	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	443	511
12. TOTAL ASSETS	\$40,994	\$44,784
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$34,512	\$37,929
(1) Noninterest-bearing.....	5,286	5,053
(2) Interest-bearing	29,226	32,876
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's.....	\$ 0	\$ 0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 1,993	\$ 1,392
(a) Federal funds purchased.....	0	0
(b) Securities sold under agreements to repurchase	1,993	1,392
15. Demand notes issued to the U.S. Treasury	0	730
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases.....	0	93
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities.....	228	19
21. TOTAL LIABILITIES.....	\$36,733	\$40,593
EQUITY CAPITAL		
22. Perpetual preferred stock.....	\$ 0	\$ 0
23. Common stock.....	2,475	2,327
24. Surplus.....	1,409	2,510
25. Undivided profits and capital reserves.....	377	(1,461)
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$ 4,261	\$ 4,191
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$40,994	\$44,784

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-909 SICNET BANK/VIRGINIA	B-1003 FIRST SECURITY BANK	B-795 FIRST VIRGINIA BANK- SOUTHWEST	B-908 FIRST VIRGINIA BANK- FRANKLIN COUNTY	B-985 BANK OF SHAWSVILLE
RICHMOND 140 OFFICES	ROANOKE 1 OFFICE	ROANOKE 25 OFFICES	ROCKY MOUNT 6 OFFICES	SHAWSVILLE 2 OFFICES
\$ 743,086	\$ 1,806	\$ 15,069	\$ 3,303	\$ 1,055
328,674	1,356	15,069	3,303	1,055
414,412	450	0	0	0
2,070,760	554	80,017	24,196	10,993
\$ 320,422	\$ 990	\$ 3,320	\$ 1,425	\$ 3,044
145,000	990	3,320	1,425	3,044
175,422	0	0	0	0
3,884,394	13,430	216,549	83,067	27,942
93,953	225	2,981	991	1,625
0	0	0	0	0
\$3,790,639	\$13,205	\$213,568	\$ 82,076	\$26,317
583,207	0	0	0	0
126,350	1,099	6,395	1,434	906
49,958	0	758	0	805
0	0	0	0	0
1,805	0	0	0	0
21,192	45	0	0	0
284,062	297	4,538	1,441	1,518
\$7,991,481	\$17,996	\$323,665	\$113,875	\$44,638
\$5,587,595	\$16,303	\$293,257	\$103,432	\$41,527
695,333	2,875	41,895	8,705	3,501
4,892,262	13,428	251,362	94,727	38,026
\$ 39,048	\$ 0	\$ 0	\$ 0	\$ 0
1,259	0	0	0	0
37,789	0	0	0	0
\$1,671,998	\$ 0	\$ 3,525	\$ 52	\$ 870
221,205	0	3,525	52	0
1,450,793	0	0	0	870
6,000	131	0	0	0
29,365	0	0	0	50
3,963	276	37	0	0
1,805	0	0	0	0
77,500	0	0	0	0
92,136	136	3,653	1,082	813
\$7,511,410	\$16,846	\$300,472	\$104,566	\$43,260
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
75,824	1,250	6,000	2,000	500
102,634	1,250	4,000	2,000	3,688
301,613	(1,350)	13,193	5,309	(2,800)
0	0	0	0	10
\$ 480,071	\$ 1,150	\$ 23,193	\$ 9,309	\$ 1,378
\$7,991,481	\$17,996	\$323,665	\$113,875	\$44,638

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-791 BANK OF ISLE OF WIGHT	B-954 SOUTH BOSTON BANK
	SMITHFIELD 1 OFFICE	SOUTH BOSTON 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 1,249	\$11,083
a. Noninterest-bearing balances & currency & coin	1,149	2,578
b. Interest-bearing balances	100	8,505
2. Securities	3,441	3,023
3. Federal Funds sold and securities purchased under agreements to resell	\$ 3,050	\$ 4,850
(a) Federal funds sold	3,050	4,850
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	17,670	50,596
b. LESS: Allowance for loan and lease losses	221	182
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$17,449	\$50,414
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	380	801
7. Other real estate owned	235	0
8. Investments in unconsolidated subsidiaries and associated companies	0	334
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	4
11. Other assets	251	560
12. TOTAL ASSETS	\$26,055	\$71,069
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$23,691	\$65,682
(1) Noninterest-bearing	3,665	5,679
(2) Interest-bearing	20,026	60,003
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	112
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	24
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	750
20. Other liabilities	180	587
21. TOTAL LIABILITIES	\$23,871	\$67,155
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	355	1,048
24. Surplus	415	2,374
25. Undivided profits and capital reserves	1,414	495
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$ 2,184	\$ 3,917
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$26,055	\$71,069

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-983 FIRST VIRGINIA BANK-SOUTH HILL	B-212 BANK OF SPEEDWELL INCORPORATED	B-957 HALLMARK BANK & TRUST COMPANY	B-994 PROSPERITY BANK & TRUST COMPANY	B-422 FIRST VIRGINIA BANK OF AUGUSTA
SOUTH HILL 2 OFFICES	SPEEDWELL 7 OFFICES	SPRINGFIELD 4 OFFICES	SPRINGFIELD 3 OFFICES	STAUNTON 6 OFFICES
\$ 2,419	\$ 4,458	\$ 5,798	\$ 2,569	\$ 3,484
2,319	4,458	4,801	2,569	3,484
100	0	997	0	0
17,705	12,926	12,832	4,057	11,558
\$ 1,110	\$ 8,700	\$ 2,700	\$ 0	\$ 1,445
1,110	8,700	2,700	0	1,445
0	0	0	0	0
32,336	73,660	55,844	30,293	47,940
394	674	595	311	591
0	0	0	0	0
\$31,942	\$ 72,986	\$55,249	\$29,982	\$47,349
0	0	0	0	0
1,018	2,070	2,115	991	1,513
0	61	216	0	52
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
711	1,162	1,156	443	755
\$54,905	\$102,363	\$80,066	\$38,042	\$66,156
\$48,989	\$ 88,887	\$66,047	\$32,658	\$60,280
6,828	11,876	11,317	8,573	9,324
42,161	77,011	54,730	24,085	50,956
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 649	\$ 4,485	\$ 1,563	\$ 1,350	\$ 0
649	0	0	1,350	0
0	4,485	1,563	0	0
0	0	0	0	0
0	0	0	705	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
434	441	767	136	691
\$50,072	\$ 93,813	\$68,377	\$34,849	\$60,971
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1,500	200	4,292	1,508	1,700
1,000	988	6,847	1,507	900
2,333	7,499	550	178	2,585
0	137	0	0	0
\$ 4,833	\$ 8,550	\$11,689	\$ 3,193	\$ 5,185
\$54,905	\$102,363	\$80,066	\$38,042	\$66,156

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF CONDITION

	B-799 PLANTERS BANK & TRUST COMPANY OF VIRGINIA STAUNTON 10 OFFICES	B-1018 THE MARATHON BANK STEPHENS CITY 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	\$ 9,125	\$ 1,178
a. Noninterest-bearing balances & currency & coin	9,125	862
b. Interest-bearing balances	0	316
2. Securities	56,122	2,415
3. Federal Funds sold and securities purchased under agreements to resell	\$ 0	\$ 379
(a) Federal funds sold	0	379
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:	161,415	11,417
a. Loans and leases, net of unearned income	2,003	110
b. LESS: Allowance for loan and lease losses	0	0
c. LESS: Allocated transfer risk reserve		
d. Loans and leases, net of unearned income, allowance, and reserve	\$159,412	\$11,307
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	4,228	417
7. Other real estate owned	0	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	68	69
11. Other assets	2,916	316
12. TOTAL ASSETS	\$231,871	\$16,081
LIABILITIES		
13. Deposits:	\$206,915	\$13,949
a. In domestic offices	28,678	982
(1) Noninterest-bearing	178,237	12,967
(2) Interest-bearing		
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 4,820	\$ 0
(a) Federal funds purchased	2,625	0
(b) Securities sold under agreements to repurchase	2,195	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	32
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	952	229
20. Other liabilities	\$212,687	\$14,210
21. TOTAL LIABILITIES		
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	10,000	1,455
24. Surplus	3,554	1,495
25. Undivided profits and capital reserves	5,630	(1,119)
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	\$ 19,184	\$ 1,871
27. TOTAL EQUITY CAPITAL	\$231,871	\$16,081
28. TOTAL LIABILITIES AND EQUITY CAPITAL		

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-931 COMMUNITY BANK & TRUST COMPANY OF VIRGINIA STERLING 1 OFFICE	B-731 BANK OF SUFFOLK SUFFOLK 4 OFFICES	B-600 BANK OF ESSEX TAPPAHANNOCK 3 OFFICES	B-297 SOUTHSIDE BANK TAPPAHANNOCK 5 OFFICES	B-224 BANK OF TAZEWELL COUNTY TAZEWELL 6 OFFICES
\$ 2,048 1,658 390 1,367	\$ 3,177 3,177 0 8,288	\$ 4,165 1,856 2,309 12,791	\$ 3,693 2,347 1,346 22,848	\$ 6,867 4,234 2,633 79,482
\$ 495 495 0	\$ 1,790 1,790 0	\$ 0 0 0	\$ 2,000 2,000 0	\$ 12,275 12,275 0
32,576 961 0	31,734 160 0	36,337 374 0	72,639 828 0	52,486 456 0
\$31,615 0 1,282 1,137 0 0 0 498 \$38,442	\$31,574 0 1,299 0 0 0 422 \$46,550	\$35,963 0 1,799 119 0 0 0 845 \$55,682	\$ 71,811 0 1,928 35 0 0 0 1,281 \$103,596	\$ 52,030 0 985 101 0 0 0 2,800 \$154,540
\$36,653 4,323 32,330	\$40,597 5,858 34,739	\$48,506 6,482 42,024	\$ 93,134 10,545 82,589	\$133,826 14,585 119,241
\$ 0 0 0	\$ 0 0 0	\$ 0 0 0	\$ 0 0 0	\$ 0 0 0
\$ 0 0 0 0 0 0 0 0 194 \$36,847	\$ 0 0 0 0 0 0 0 0 274 \$40,871	\$ 1,500 1,500 0 0 0 0 400 0 0 492 \$50,898	\$ 0 0 0 0 0 0 336 0 0 623 \$ 94,093	\$ 0 0 0 1,327 0 0 0 0 1,420 \$136,573
\$ 0 2,825 2,757 (3,987) 0	\$ 0 486 1,235 3,958 0	\$ 0 1,000 892 2,892 0	\$ 0 3,100 2,102 2,301 0	\$ 0 572 2,000 15,395 0
\$ 1,395 \$38,442	\$ 5,679 \$46,550	\$ 4,784 \$55,682	\$ 9,503 \$103,596	\$ 17,967 \$154,540

ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

REPORT OF COND (ON

	B-920 CITIZENS BANK OF TAZEWELL	B-959 FARMERS & MERCHANTS BANK
	TAZEWELL 2 OFFICES	TIMBERVILLE 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 2,948	\$ 5,072
a. Noninterest-bearing balances & currency & coin	1,019	2,666
b. Interest-bearing balances	1,929	2,406
2. Securities	4,999	9,263
3. Federal Funds sold and securities purchased under agreements to resell	\$ 1,680	\$ 1,500
(a) Federal funds sold	1,680	1,500
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:	17,034	62,212
a. Loans and leases, net of unearned income	171	562
b. LESS: Allowance for loan and lease losses	0	0
c. LESS: Allocated transfer risk reserve		
d. Loans and leases, net of unearned income, allowance, and reserve	\$16,883	\$61,650
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	1,000	1,368
7. Other real estate owned	13	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	310	883
12. TOTAL ASSETS	\$27,833	\$79,736
LIABILITIES		
13. Deposits:	\$25,403	\$73,654
a. In domestic offices	3,173	7,558
(1) Noninterest-bearing	22,228	66,096
(2) Interest-bearing		
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	624
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	59	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	238	837
21. TOTAL LIABILITIES	\$25,700	\$75,113
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	750	500
24. Surplus	750	100
25. Undivided profits and capital reserves	633	4,021
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$ 2,133	\$ 4,621
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$27,833	\$79,736

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-939 THE BUSINESS BANK	B-952 SAILORS AND MERCHANTS BANK AND TRUST VIENNA	B-978 THE BANK OF TIDEWATER VIRGINIA BEACH	B-982 COASTAL VIRGINIA BANK VIRGINIA BEACH	B-882 COMMERCE BANK VIRGINIA BEACH
VIENNA 1 OFFICE	2 OFFICES	4 OFFICES	1 OFFICE	19 OFFICES
\$ 7,150	\$ 3,837	\$ 3,934	\$ 573	\$ 19,057
7,150	2,505	3,934	323	15,308
0	1,332	0	250	3,749
402	10,466	8,904	1,242	71,937
\$ 8,185	\$ 5,805	\$ 3,550	\$ 710	\$ 11,000
8,185	5,805	3,550	710	11,000
0	0	0	0	0
30,136	38,558	53,314	11,788	280,231
1,084	425	640	470	3,387
0	0	0	0	0
\$29,052	\$38,133	\$52,674	\$11,318	\$276,844
0	0	0	0	0
1,965	939	3,325	483	1,939
5,555	300	858	423	15,671
1,549	0	0	0	963
0	0	0	0	0
1,122	0	0	0	2,243
1,318	1,209	1,035	266	5,783
\$56,498	\$60,689	\$74,280	\$15,015	\$403,437
\$46,899	\$53,126	\$65,039	\$13,022	\$374,366
12,181	5,666	14,194	1,661	58,463
34,718	49,460	50,865	11,361	315,903
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,267
0	0	0	0	0
0	0	0	0	1,267
0	602	0	0	0
1,824	0	0	0	0
0	0	0	0	697
0	0	0	0	0
0	0	0	0	5,000
0	0	0	0	3,002
1,472	265	832	61	3,002
\$50,195	\$53,993	\$65,891	\$13,083	\$384,332
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
3,709	2,099	3,116	1,850	4,126
3,496	2,223	4,198	1,836	14,749
(902)	374	1,075	(1,754)	2,236
0	0	0	0	6
\$ 6,303	\$ 4,696	\$ 8,389	\$ 1,932	\$ 21,105
\$56,498	\$60,689	\$74,280	\$15,015	\$403,437

	B-1000 PEOPLE'S BANK OF VIRGINIA BEACH VIRGINIA BEACH 1 OFFICE	B-980 PRINCESS ANNE COMMERCIAL BANK VIRGINIA BEACH 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	\$ 531	\$ 2,666
a. Noninterest-bearing balances & currency & coin	531	2,666
b. Interest-bearing balances	0	0
2. Securities	3,137	2,685
3. Federal Funds sold and securities purchased under agreements to resell	\$ 480	\$ 5,610
(a) Federal funds sold	480	5,610
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:	10,168	35,858
a. Loans and leases, net of unearned income	630	702
b. LESS: Allowance for loan and lease losses	0	0
c. LESS: Allocated transfer risk reserve		
d. Loans and leases, net of unearned income, allowance, and reserve	\$ 9,538	\$35,156
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	1,334	747
7. Other real estate owned	0	174
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	257	649
12. TOTAL ASSETS	\$15,277	\$47,687
LIABILITIES		
13. Deposits:	\$13,450	\$44,309
a. In domestic offices	1,863	9,534
(1) Noninterest-bearing	11,585	34,775
(2) Interest-bearing		
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U. S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	234	257
21. TOTAL LIABILITIES	\$13,684	\$44,566
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	2,000	1,457
24. Surplus	1,967	1,456
25. Undivided profits and capital reserves	(2,374)	208
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$ 1,593	\$ 3,121
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$15,277	\$47,687

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-1015 *RESOURCE BANK	B-233 THE BANK OF SUSSEX AND SURRY	B-969 *NORTHERN NECK STATE BANK	B-234 *THE BANK OF WAVERLY	B-609 CITIZENS AND FARMERS BANK
VIRGINIA BEACH	WAKEFIELD	WARSAW	WAVERLY	WEST POINT
1 OFFICE	2 OFFICES	4 OFFICES	4 OFFICES	6 OFFICES
\$ 1,322	\$ 2,140	\$ 3,904	\$ 1,651	\$ 8,706
1,322	1,790	3,049	1,351	4,005
0	350	855	300	4,701
2,766	15,765	26,621	22,472	37,709
\$ 880	\$ 4,465	\$ 7,120	\$ 1,175	\$ 1,750
880	4,465	7,120	1,175	1,750
0	0	0	0	0
22,107	27,034	67,034	25,572	94,956
272	303	720	341	500
0	0	0	0	0
\$21,835	\$26,731	\$ 66,314	\$25,231	\$ 94,456
0	0	0	0	0
878	563	1,569	547	2,660
0	0	4	109	123
0	0	0	0	0
0	0	0	0	0
0	0	427	0	0
787	749	1,436	942	2,214
\$28,468	\$50,413	\$107,395	\$52,127	\$147,618
\$25,176	\$42,724	\$ 96,950	\$42,163	\$125,364
4,085	5,560	7,472	7,127	12,560
21,091	37,164	89,478	35,036	113,004
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0	0	0	0	0
0	0	0	0	0
242	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
245	286	534	516	1,725
\$25,663	\$43,010	\$ 97,484	\$42,679	\$127,289
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2,098	400	849	2,500	2,778
2,188	1,000	583	500	643
(1,481)	6,003	8,479	6,448	16,908
0	0	0	0	0
\$ 2,805	\$ 7,403	\$ 9,911	\$ 9,448	\$ 20,329
\$28,468	\$50,413	\$107,395	\$52,127	\$147,618

	B-481 FARMERS BANK WINDSOR, VIRGINIA	B-945 FIRST COMMONWEALTH BANK
	WINDSOR 1 OFFICE	WISE 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	\$ 2,507	\$ 1,966
a. Noninterest-bearing balances & currency & coin	2,507	1,966
b. Interest-bearing balances	0	0
2. Securities	6,977	11,482
3. Federal Funds sold and securities purchased under agreements to resell	\$ 7,600	\$ 5,995
(a) Federal funds sold	7,600	5,995
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	45,513	16,367
b. LESS: Allowance for loan and lease losses	303	441
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance, and reserve	\$45,010	\$15,926
5. Assets held in trading accounts	0	0
6. Premises and fixed assets	2,266	592
7. Other real estate owned	140	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	1,272	406
12. TOTAL ASSETS	\$65,772	\$36,367
LIABILITIES		
13. Deposits:		
a. In domestic offices	\$53,382	\$31,562
(1) Noninterest-bearing	7,643	4,743
(2) Interest-bearing	45,739	26,819
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	\$ 0	\$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	\$ 0	\$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	343	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	379	0
21. TOTAL LIABILITIES	\$54,104	\$31,562
EQUITY CAPITAL		
22. Perpetual preferred stock	\$ 0	\$ 0
23. Common stock	400	1 0
24. Surplus	2,000	1 0
25. Undivided profits and capital reserves	9,268	1 8
a. LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments		
27. TOTAL EQUITY CAPITAL	\$11,668	\$ 4
28. TOTAL LIABILITIES AND EQUITY CAPITAL	\$65,772	\$36

STATE CORPORATION COMMISSION

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DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

B-911
FIRST VIRGINIA
BANK-SHENANDO-
AH
VALLEY
WOODSTOCK
9 OFFICES
\$ 5,916
5,916
0
24,707
3,315
\$ 3,315
0
126,361
1,624
0
\$124,737
0
1,761
0
0
0
0
2,031
\$162,467
\$142,578
21,079
121,499
\$ 0
0
0
\$ 5,645
5,645
0
0
0
0
0
0
1,895
\$150,118
\$ 0
2,030
1,596
8,723
0
\$ 12,349
\$162,467

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

Bank of Alexandria, The
1717 King Street
Alexandria 22314

C.E.O. - J. David Holden, President
Cashier - John R. Lucas, Jr.

Br: City of Alexandria -
507 King Street

Bank of Buchanan
Main Street
P.O. Box 339

Buchanan 24066 (Botetourt County)

C.E.O. - H. Watts Steger, III, President
Cashier - G. Lyn Hayth, III

Br: Botetourt County -
U.S. Route 220, Daleville

Bank of Carroll
145 Main Street
Post Office Box 699

Hillsville 24343 (Carroll County)

C.E.O. - John David Cothran, President
Cashier - Betty L. Slone

Br: City of Galax -
1100 East Stuart Drive
Carroll County -
U.S. Highway 32 & State Route 927,
Cana
Southwest corner of Stuart and
Meadowview Drives, Hillsville

Bank of Charlotte County, The
Berkley & Charlotte Streets
P.O. Box 336

Phenix 23959 (Charlotte County)

C.E.O. - Bobby A. Howard, President
Cashier - Robert D. Sublett

Br: Campbell County -
Water Street & Lynchburg Avenue,
Brookneal
Charlotte County -
Main Street, Charlotte Courthouse
26 King Street, Keysville

Bank of Clarke County
2 East Main Street
P.O. Box 391

Berryville 22611 (Clarke County)

C.E.O. - Lewis M. Ewing, President
Cashier - John R. Milleson

Br: Clarke County -
Route 723, Boyce

Bank of the Commonwealth
403 Boush Street
Norfolk 23510

C.E.O. - E. J. Woodard, Jr., President
Cashier - John H. Gayle

Br: City of Norfolk -
201 South Granby Mall
4101 Granby Street
City of Virginia Beach -
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Bank of Essex
323 Prince Street
P.O. Box 965

Tappahannock 22560 (Essex County)

C.E.O. - Earl R. Johnston, President
Operations Officer - J. B. Tignor

Br: Essex County -
U.S. Routes 17 & 360
Rappahannock Shopping Center,
Tappahannock
King William County -
U.S. Route 360, Central Garage

Bank of Fincastle, The
17 Roanoke Street
P.O. Box 107

Fincastle 24090 (Botetourt County)

C.E.O. - John F. Kilby, Ex. V.P.
Cashier - Jean R. Craft

Br: Botetourt County -
U.S. Route 220, South, Daleville
U.S. Route 460

Bank of Floyd, The
101 Jacksonville Circle
P.O. Box 215

Floyd 24091 (Floyd County)

C.E.O. - R. Leon Moore, Ex. V.P.
Cashier - G. Albert Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
P.O. Box 594
Franklin 23851

C.E.O. - Jerry R. Bryant, President
Cashier - Jerry R. Bryant

Br: City of Franklin -
201 North College Drive
Isle of Wight County -
Airway Shopping Center, U.S.
Highway 58, East
Southampton County -
Shands Shopping Center, 58 East,
Courtland

Bank of Hampton Roads, The
201 Volvo Parkway
Chesapeake 23320

C.E.O. - Jack W. Gibson, President
Cashier - Linwood L. Nelms, Jr.

Br: City of Chesapeake -
838-E North George Washington
Highway
1500 Mount Pleasant Road

Bank of Isle of Wight
1803 South Church Street
P.O. Box 429

Smithfield 23430 (Isle of Wight County)

C.E.O. - Robert E. Spencer, Jr., President
Cashier - Tracy J. Nelms

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

* Bank of Lancaster

100 Main Street

P.O. Box 1869

Kilmarnock 22482 (Lancaster County)

C.E.O. - Austin L. Roberts, III, President

Cashier - J. B. Shearin, Jr.

Br: Lancaster County -

State Route 3, Ice House Filed
Shopping Center, White Stone

* Bank of Loudoun

30 Catoctin Circle, S.E.

Leesburg 22075 (Loudoun County)

C.E.O. - Kenneth L. Crovo, President

Cashier - Jody L. Morris

* Bank of Marion, The

102 West Main Street

P.O. Box 1067

Marion 24354 (Smyth County)

C.E.O. - William D. Smith, President

Cashier - Harold L. Blevins, Jr.

Br: Smyth County -

1600 North Main Street, Marion
South Main Street & Washington
Avenue, Marion
Parcel "E", U.S. Highway 11,
Chilhowie
Washington County -
Highway 91 North, Glade Spring

Bank of McKenney

P.O. Box 370

McKenney 23872 (Dinwiddie County)

C.E.O. - Richard M. Liles, President

Operations Officer - Linda P. Cunningham

Bank of Northern Virginia, The

1010 North Glebe Road

Arlington 22201 (Arlington County)

C.E.O. - Robert F. Kelleher, President

Cashier - Andrew F. Flott

Bank of Northumberland, Incorporated

P.O. Box 9

Heathsville 22473 (Northumberland County)

C.E.O. - R. L. Covington, President

Cashier - Dorothy C. Reynolds

Br: Northumberland County -

U.S. Route 360, Callao
Southwest corner of U.S. Route 360
& State Route 200, Burgess

Bank of the Potomac, Inc.

230 Herndon Parkway

Herndon 22070 (Fairfax County)

C.E.O. - Thom F. Hanes, President

Cashier - Mason L. Kimble

Bank of Rockbridge

P.O. Box 5

Raphine 24472 (Rockbridge County)

C.E.O. - W. L. Tucker, III, President

Cashier - M. F. Chittum

Br: City of Buena Vista -

1002 Magnolia Avenue

Augusta County -

U.S. Route 11, Greenville

Rockbridge County -

State Route 252, Brownsburg

U.S. Route 11, Fairfield

College Square Shopping Center,

U.S. Route 11, North

Bank of Shawsville

Route 460, P.O. Box 67

Shawsville 24162 (Montgomery County)

C.E.O. - Joseph B. Keesee, President

Cashier - A. T. Harless

Br: City of Salem -

West Main Street & Kessling Avenue

Bank of Southside Virginia, The

State Route 618

P.O. Box 40

Carson 23830 (Dinwiddie County)

C.E.O. - John H. Clements, Chairman/President

Cashier - Carol C. Chappell

Br: City of Petersburg -

2703 South Crater Road

Dinwiddie County -

U.S. Route 1 & State Route 226,

Dinwiddie

Routes 1 & 1402, Dinwiddie

Courthouse

Greensville County -

U.S. Route 58 & Secondary

Highway 686

Prince George County -

6400 Courthouse Road, Prince George

Sussex County -

Jarratt Avenue

Main Street, Stony Creek

U.S. Route 460, Wakefield

Bank of Speedwell, Incorporated

U.S. Route 21 South

Speedwell 24374 (Wythe County)

C.E.O. - Thomas G. Anders, Ex. V.P.

Operations Officer - Joyce G. Wolford

Br: Pulaski County -

1105 Bob White Boulevard, Pulaski

Intersection of State Routes 100 & 682

Wythe County -

Fort Chiswell, Max Meadows

Parsonage Avenue, Rural Retreat

1055 East Main Street, Wytheville

170 East Main Street, Wytheville

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

* Bank of Suffolk

101 East Washington Street
Suffolk 23434

C.E.O. - Harold U. Blythe, President
Cashier - Benjamin I. Wainwright, Jr.

Brs: City of Suffolk -

1000 North Main Street
1512 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The

205 Railroad Avenue
P.O. Box 10

Wakefield 23888 (Sussex County)

C.E.O. - D. Eugene Brittle, Ex. V.P.
Cashier - D. Eugene Brittle

Br: Southampton County -

Main Street, Ivor

* Bank of Tazewell County

306 East Main Street
P.O. Box 687

Tazewell 24651 (Tazewell County)

C.E.O. - R. E. Dodson, President
Cashier - A. A. Crouse

Brs: Tazewell County -

311 Virginia Avenue, Bluefield
2070 Leatherwood Lane, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Bank of Tidewater, The

1548 Laskin Road
Virginia Beach 23451

C.E.O. - J. B. Harrison, Jr., Chairman
Cashier - Elizabeth A. Duke

Brs: City of Chesapeake -

1201 North Battlefield Boulevard
City of Virginia Beach -

5225 Providence Road
713 Independence Boulevard, Giant
Square Shopping Center

Bank of Waverly, The

209 West Main Street
P.O. Box 47

Waverly 23890 (Sussex County)

C.E.O. - Glenn T. McCall, Ex. V.P.
Cashier - O. L. Staples, Jr.

Brs: Sussex County -

State Routes 735 & 634, Sussex
Bank Street, Waverly (D-I)
U.S. Route 460, Waverly

Benchmark Community Bank

100-102 South Broad Street
P.O. Box 569

Kenbridge 23944 (Lunenburg County)

C.E.O. - Ben L. Watson, III, Ex. V.P.
Cashier - Janice C. Whitlow

Brs: Lunenburg County -

1910 Main Street, Victoria

Mecklenburg County -

828 North Mecklenburg Avenue,
South Hill Professional Building,
South Hill

Prince Edward County -

East Third Street & South
Street, Farmville

Big Stone Gap Bank and Trust Company
621 Wood Avenue, East

Big Stone Gap 24219 (Wise County)

C.E.O. - Kenneth L. Crank, Ex. V.P.
Cashier - Kenneth L. Crank

Blue Grass Valley Bank, The

6 Main Street
P.O. Box 6

Blue Grass 24413 (Highland County)

C.E.O. - O. R. Sponaugle, Ex. V.P.
Cashier - O. R. Sponaugle

Blue Ridge Bank

213 North Locust Street
P.O. Box 143

Floyd 24091 (Floyd County)

C.E.O. - W. H. Carter, Jr., Chairman
Cashier - C. P. Kessler

Brs: City of Radford -

1900 Norwood Street
Montgomery County -
200 College Street, N.W.,
Christiansburg
105 King Street, Blacksburg

* Burke & Herbert Bank & Trust Company

100 South Fairfax Street
Alexandria 22314

C.E.O. - C. S. T. Burke, Jr., President
Cashier - C. K. Collum, Jr.

Brs: City of Alexandria -

306 East Monroe Avenue
1828 Duke Street
621 King Street

155 North Paxton Street

Arlington County -

500 South 23rd Street

Fairfax County -

5731 Telegraph Road

8736-38 Cooper Road

5705 Seminary Road

* Business Bank, The

8399 Leesburg Pike
Vienna 22180 (Fairfax County)

C.E.O. - Sheri VanVranken, President
Cashier - Pamela Jowers

* Central Fidelity Bank

Central Fidelity Bank Building
James Center

1021 East Cary Street
Richmond 23219

C.E.O. - Carroll L. Saine, Chairman
Controller - James F. Campbell

Brs: City of Alexandria -

1101 King Street
Transpotomac Canal Center, 11
Canal Center, Suites 101 & 103
3167 Duke Street

City of Bedford -

115 West Main Street

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

Central Fidelity Bank (continued)

City of Buena Vista -

2101 Forest Avenue

City of Charlottesville -

200 East Main Street

300 Preston Avenue

1022 West Main Street

900 East Jefferson Street

Angus Road & U.S. Highway 29

City of Chesapeake -

1064 George Washington Highway

701-A North Battlefield Boulevard

1400 Crossways Boulevard, Suite A

309 South Battlefield Boulevard

1400 Kempsville Road

Crossways Center Drive & Greenbriar Parkway

City of Colonial Heights -

1603 Boulevard

3002 Boulevard

City of Emporia -

401 South Main Street

524 North Main Street

City of Fredericksburg -

614 Princess Anne Avenue

325 Jefferson Davis Highway

City of Hampton -

2409 Kecoughtan Road

2328 West Mercury Boulevard

5003 West Mercury Boulevard

4018 West Mercury Boulevard

608 East Mercury Boulevard

1164 Big Bethel Road

City of Hopewell -

Cavalier Square Shopping Center

City of Lynchburg -

828 Main Street

7113 Timberlake Road

#1650 General Electric Company,

#1 Mountain View Road

4925 Boonsboro Road

5204 Fort Avenue

3515 Campbell Avenue

3225 Old Forest Road

2304 Langhorne Road

4105 Boonsboro Road

3408 Candler's Mountain Road

City of Manassas -

9210 Church Street

8441 Sudley Road

City of Newport News -

600 Thimble Shoals Boulevard

2700 Washington Avenue

10454 Jefferson Avenue

398 Denbigh Boulevard

956 J. Clyde Morris Boulevard

12745 Jefferson Avenue

City of Norfolk -

70 Janaf Shopping Center,

Virginia Beach Boulevard

World Trade Center, Waterside Drive & Main Street

201 West 21st Street

230 East Little Creek Road

7530 Tidewater Drive

City of Petersburg -

144 North Sycamore Street

2128 South Crater Road

City of Poquoson -

2 Little Florida Road

City of Portsmouth -

High & Crawford Streets

4214 Portsmouth Boulevard

5820 High Street, West

3718 George Washington Highway

900 Frederick Boulevard

2012 Victory Boulevard

City of Radford -

1020 Norwood Street

City of Richmond -

1800 Chamberlayne Avenue

3063 Hull Street

801 East Main Street

50 West Commerce Road

Marshall at Third Streets

415 Belt Boulevard

3501 West Broad Street

5803 Grove Avenue

219 East Broad Street

8101 Brook Road

4717 Jefferson Davis Highway

City of Roanoke -

111 Franklin Road

3565 Orange Avenue

1401 Hershburger Road, N.W.

Crossroads Mall, Hershberger Road (D-1)

City of Salem -

1400 Electric Road

City of Suffolk -

201 North Main Street

907 West Washington Street

1401 North Main Street

City of Virginia Beach -

1608 Laskin Road

5131 Princess Anne Road

2777 Virginia Beach Boulevard

1612 Independence Boulevard

125 Independence Boulevard

6213 Indian River Road

Indian River & Princess

Anne Roads

2965 Shore Drive

2129 General Booth Boulevard

2110 Great Neck Road

881 Lynnhaven Parkway

4876 Princess Anne Road

1615 General Booth Boulevard

3809 Princess Anne Road

835 Chimney Hill Shopping Center

City of Williamsburg -

1006 Richmond Road

Accomack County -

U.S. Route 13 & State Route

702, Oak Hall

Dunne Avenue, Parksley

Albemarle County -

U.S. Route 29 & State Route

649

Albemarle Square Shopping Center,

Rio Road & U.S. Route 29, N.

Amelia County -

20 Washington Avenue, Amelia

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

Central Fidelity Bank (continued)

Amherst County -

617 Main Street, Amherst
Route 29, North, Madison Heights

Appomattox County -

Corner of Moses & Court Streets,
Appomattox

Arlington County -

2026 Wilson Boulevard
1901 North Moore Street
1005 North Glebe Road, Suite 100

Bedford County -

Corner of State Routes 122 & 24
Route 221 & Graves Mill Road, Forest

Botetourt County -

Main & Water Streets, Buchanan
Mountain View Shopping Plaza,
U.S. Route 11, Troutville

Campbell County -

1037 Main Street, Altavista
U.S. Route 460, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road

Charlotte County -

Main Street, Drakes Branch

Chesterfield County -

7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center,
9961 Hull Street Road
10400 Midlothian Turnpike
13323 Midlothian Turnpike
State Route 10 & Centralia
Road
5903 Midlothian Turnpike
13200 Hull Street Road

Culpeper County -

151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue

Fairfax County -

Tyson's Corner, 8117 Leesburg
Pike, Vienna
5802 Columbia Pike
9516 Old Keene Mill Road, Burke
14000 Sulleyfield Circle, Chantilly
12218 Leesburg Pike, Herndon
501 Elden Street, Herndon
2374 Hunters Wood Plaza, Reston
1861 Wiehle Avenue, Suite 100,
Reston
6200 Backlick Road, Springfield
2903 Gallows Road
5127-A Leesburg Pike
3050 Chain Bridge Road
6020 Richmond Highway
5708 Pickwick Road, Centreville
7857 Heritage Drive, Annandale
9140 Belvoir Wood Parkway, Fort
Belvoir
6661 Old Dominion Drive, McLean

Franklin County -

Routes 122 & 616

Gloucester County -

U.S. Route 17, Hayes

Halifax County -

U.S. Route 501 & State Route
129, Halifax
70 S. Main Street, Halifax

Hanover County -

Brandy Hill Plaza, 6549
Mechanicsville Pike

Henrico County -

Byrd Airport Terminal Building
7101 West Broad Street Road
109 East Nine Mile Road
7702 Parham Road
5100 Meadowood Square Shopping
Center, Richmond-Henrico
Turnpike

9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
5001 Nine Mile Road
12410 Gayton Road
9110 West Broad Street

Isle of Wight County -

1282 Smithfield Plaza, Smithfield

Lunenburg County -

Sixth & Broad Streets, Kenbridge

Mecklenburg County -

525 North Main Street, Chase City
Virginia Avenue & Fourth Street,
Clarksville

Montgomery County -

2105 Roanoke Street,
Christiansburg
4 East Main Street, Christiansburg
920 University City Boulevard,
University Mall, Blacksburg
215 North Main Street, Blacksburg

Nelson County -

Routes 151 & 634, Nellysford

Nottoway County -

200 South Main Street, Blackstone

Pittsylvania County -

2 North Main Street, Chatham
Tightsqueeze Plaza, Routes 39 & 703,
Chatham (D-I)

Prince Edward County -

127 North Main Street, Farmville

Prince William County -

2201 Old Bridge Road
13716 Smoketown Road, Dale
City

12420 Dillingham Square,
Woodbridge

5844 Mapledale Plaza, Woodbridge

Roanoke County -

4110 Brambleton Avenue, S.W.
1111 Washington Avenue, Vinton
Plantation & Hollins Road
Route 220 & Valley Avenue

Rockbridge County -

Route 130 & State Route 139,
Natural Bridge Station

Smyth County -

Route 11 & State Route 107,
Chilhowie

Spotsylvania County -

4230 Plank Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

Central Fidelity Bank (continued)

Stafford County -

Aquia Village Shopping Center, U.S.
Route 1, Garrisonville

Sussex County -

U.S. Route 301 & State Route 139

Washington County -

102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon

York County -

U.S. Route 17, York Square Shopping
Center, Grafton

455 Merrimac Trail

EFTS: City of Charlottesville -

Angus Road & U.S. Route 29, North

City of Fredericksburg -

11023 Leavells Road

City of Lynchburg -

2304 Langhorn Road
3225 Old Forest Road
7113 Timberlake Road

City of Richmond -

5803 Grove Avenue
415 Belt Boulevard

Amherst County -

U.S. Route 29, North, Madison
Heights -

Chesterfield County -

11124 Midlothian Turnpike

Culpeper County -

307 Southgate Shopping Center

Fairfax County -

2374 Hunters Wood Plaza, Reston
501 Elden Street, Herndon

Henrico County -

5100 Meadowood Square Shopping
Center
9000 Patterson Avenue
5001 Nine Mile Road

Montgomery County -

Virginia Tech Bookstore,
Blacksburg

Dietrick Dining Hall, Virginia Tech

Nelson County -

Wintergreen Mountain Lodge

Prince William County -

8385 Sudley Road

Spotsylvania County -

11023 Leavells Road

Central Virginia Bank

U.S. Route 60

P.O. Box 39

Powhatan 23139 (Powhatan County)

C.E.O. - R. L. Lyons, President

Cashier - F. W. Kidd

Brs: Chesterfield County -

Village Marketplace Shopping Center
Midlothian Turnpike & Old
Buckingham Drive

Cumberland County -

Intersection of States Route 45 &
649, Cartersville

Citizens Bank of Tazewell

643 East Riverside Drive

P.O. Box 628

Tazewell 24651 (Tazewell County)

C.E.O. - Monte K. Rife, V.P.

Cashier - Catherine C. Jones

Br: Tazewell County -

Railroad Avenue & Third
Street

Citizens Bank and Trust Company

126 South Main Street

P.O. Box 386

Blackstone 23824 (Nottoway County)

C.E.O. - J. A. Wilson, Jr., President

Cashier - C. B. Cordle, Jr.

Brs: Amelia County -

State Route 38 & Church Street,
Amelia

Nottoway County -

101 North Main Street,
Blackstone (D-1)
210 Carter Street, Crewe
Agnew Street & Namozine Avenue,
Burkeville

Citizens Bank of Virginia

1550 Wilson Boulevard

Arlington 22209 (Arlington County)

C.E.O. - Linwood C. Cotman, Jr., President

Cashier - Barbara L. Martinez

Brs: Arlington County -

4233 Wilson Boulevard

Fairfax County -

8601 Westwood Center Drive, Suite F,
Vienna

Citizens and Farmers Bank

8th and Main Streets

P.O. Box 391

West Point 23181 (King William County)

C.E.O. - Larry G. Dillon, President

Controller - R. Randall Gilliam

Brs: James City County -

U.S. Route 60 & State Route 607
Longhill & Olde Towne Roads
King William County -

14th & Main Streets, West Point

New Kent County -

U.S. Route 60 & State Route 155,
Providence Forge
State Route 249, Quinton

EFT: King William County -

19th Street & King William
Avenue, West Point

Coastal Virginia Bank

5472 Indian River Road

Virginia Beach 23464

C.E.O. - Gordon W. Ommen, President

Operations Officer - Patricia C. Larson

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

- * Commerce Bank
3450 Pacific Avenue
Virginia Beach 23451
C.E.O. - G. Robert Aston, Jr., President
Chief Financial Officer - Gerald T. McDonald
- Brs: City of Chesapeake -
3113 Western Branch Boulevard
1809 Greenbrier Parkway
681-A North Battlefield Boulevard
552 South Battlefield Boulevard
111 Mill Creek Parkway, Suite 100
- City of Hampton -
2160 Coliseum Drive
- City of Newport News -
12437 Warwick Boulevard
603 Pilot House Drive
- City of Norfolk -
150 Boush Street
- City of Portsmouth -
3010 Tyre Neck Road
3301 High Street
500 Crawford Street
5515 Portsmouth Boulevard
- City of Virginia Beach -
4524 Holland Road
930 First Colonial Road
5101 Cleveland Street,
Suite 101
4592 Virginia Beach Boulevard
1433 Kempsville Road
- EFT: City of Norfolk -
Sentara-Norfolk General Hospital,
600 Gresham Drive
- Commerce Bank of Virginia
11500 West Broad Street
Richmond 23233 (Henrico County)
C.E.O. - Richard C. Huffman, President
Cashier - Ronald L. Dudley
- Br: Hanover County -
State Routes 637 & 636, Ashland
- Commonwealth Bank, The
9310 Midlothian Turnpike
P.O. Box 35036
Richmond 23235 (Chesterfield County)
C.E.O. - James L. Young, III, (Acting)
Cashier - James L. Young, III
- * Community Bank, The
200 North Sycamore Street
Petersburg 23803
C.E.O. - N. S. Jones, III, President
Cashier - L. M. Umphlett
- Brs: City of Colonial Heights -
2000 Snead Avenue
- City of Petersburg -
9 West Tabb Street (D-I)
2618 South Crater Road
1104 West Washington Street
- Chesterfield County -
Corner of West Hundred Road &
Winfree Avenue
- Community Bank and Trust Company of Virginia
107 Free Court
Sterling 22170 (Loudoun County)
C.E.O. - Stephen E. Wagner, President
Cashier - Stephen E. Wagner
- Community Trust Bank
303 County Street
Portsmouth 23704
C.E.O. - Maury W. Cooke, President
Chief Financial Officer - E. Regis Lauer, III
- * Consolidated Bank and Trust Company
320 North First Street
Richmond 23240
C.E.O. - V. W. Henley, President
Comptroller - Carol T. Bryant
- Brs: City of Hampton -
101 North Armstead Avenue
- City of Richmond -
1806 Creighton Road
3009 Hull Street Road
- Henrico County -
Brookhill Azalea Shopping
Center, Chamberlayne & Azalea
Avenues
- County Bank of Chesterfield
10400 Hull Street Road
Midlothian 23113 (Chesterfield County)
C.E.O. - H. E. Richeson, President
Cashier - Zirkle Blakey, III
- Br: Chesterfield County -
Ironbridge Road & Irongate
Drive
- * Crestar Bank
919 East Main Street
Richmond 23219
C.E.O. - R. G. Tilghman, President
Secretary - J. C. Clark, III
- Brs: City of Alexandria -
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5701 Duke Street
1460 Beauregard Street
901 North Washington Street
1650 King Street
3600 King Street
2111 Eisenhower Avenue
3610-H King Street
- City of Charlottesville -
2117 Ivy Road
402 Park Street
- City of Chesapeake -
2421 Bainbridge Boulevard
320 South Battlefield Boulevard
1124 George Washington Highway
(D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
1321 Battlefield Boulevard, North
Campostella Corners Shopping
Center, Military Highway &
Campostella Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

Crestar Bank (continued)

- City of Clifton Forge -
 - 540 Main Street
 - U.S. Route 60 East
- City of Fairfax -
 - 10555 Main Street
- City of Franklin -
 - 117 West Second Avenue
- City of Hampton
 - 2 East Queen Street
 - 35 West Mercury Boulevard
 - First Street & Cedar Avenue
 - 2227 West Mercury Boulevard
 - 2451 Pembroke Avenue, West
 - 75 Willow Oakes Boulevard
 - 2155 Coliseum Drive
- City of Harrisonburg -
 - 180 East Market Street
 - 1300 South Main Street
- City of Hopewell -
 - 200-204 North Main Street
- City of Lexington -
 - 708 South Main Street
 - 45 South Main Street
- City of Lynchburg -
 - 4710 Boonsboro Road
 - 6001 Fort Avenue
 - 2482 Rivermont Avenue
 - 1010 Main Street
 - Plaza One, One Plaza Shopping Center
- City of Manassas -
 - Manassas Junction Shopping Center,
 - Centerville Road & Liberia Avenue
- City of Martinsville -
 - 134 East Church Street
 - 1105 Spruce Street
 - 902 Bridge Street
- City of Newport News -
 - 2501 Washington Avenue
 - 2501 Washington Avenue (D-I)
 - 14500 Warwick Boulevard
 - 6060 Jefferson Avenue
 - 11817 Canon Boulevard
 - 10814 Warwick Boulevard
 - 12227 Jefferson Avenue
- City of Norfolk -
 - Five Main Plaza, East
 - Ingleside & Princess Anne Roads
 - 1221 East Little Creek Road
 - NAS Building, U-20
 - 120 West York Street
 - 777 West 21st Street
 - 5800 Virginia Beach Boulevard
 - Gresham Avenue & Brambleton Avenue
 - 129 West Little Creek Road
 - 5424 Robin Hood Road
- City of Petersburg -
 - 898 East Washington Street (D-I)
 - 1340 West Washington Street
 - 1941 South Sycamore Street
- City of Portsmouth -
 - 600 Crawford Parkway
 - 2860 Airline Boulevard
 - 5800 West High Street
- City of Radford -
 - 1000 Norwood Street
 - 1st & Kent Streets
- City of Richmond -
 - 206 East Main Street
 - 1101 Azalea Avenue
 - 2500 East Broad Street
 - 6201 Midlothian Turnpike
 - 1518 Hull Street Road
 - 3513 West Cary Street
 - 1801 West Broad Street Road
 - 2108 West Laburnum Avenue
 - 7133 Forest Hill Avenue
 - 4708 Forest Hill Avenue
 - 424 East Grace Street
 - 3022 West Broad Street Road
 - 3513 West Cary Street (D-I)
 - 5801 Patterson Avenue
 - 6845 Midlothian Turnpike
- City of Roanoke -
 - 37 West Church Avenue, S.W.
 - 2152 Dale Avenue, S.E.
 - 2112 Colonial Avenue, S.W.
 - 510 South Jefferson Street
 - 1535 Hershberger Road, N.W.
 - 3407 Orange Avenue, N.E.
 - 200-202 South Jefferson Street
 - 2226 Melrose Avenue, N.W.
 - 112 McCanahan Street, S.W.
 - 3403 Williamson Road, N.W.
 - 4203 Melrose Avenue, N.W.
- City of Salem -
 - 1425 West Main Street
 - 2929 Keagy Road
- City of South Boston -
 - 410 Main Street
- City of Staunton -
 - 8-14 West Beverly Street
 - 1410 Churchville Avenue
 - 111 Greenville Avenue
 - 638 North Coalter Street
- City of Suffolk -
 - 123 North Main Street
 - 6617 Holland Road
- City of Virginia Beach -
 - 3322 Holland Road
 - Intersection of Lynnhaven Parkway & Frankel Lane
 - 916 South Military Highway
 - 3300 Pacific Avenue
 - 4572-6 Virginia Beach Boulevard
 - 853 Kempsville Road
 - 711 First Colonial Road
 - 3334 Virginia Beach Boulevard
 - 4550 Virginia Beach Boulevard
 - Dam Neck Parkway & General Booth Boulevard
 - 750 Independence Boulevard
 - 2260 Sunstates Court
- City of Waynesboro -
 - 1100 West Broad Street
 - Shenandoah Village Outlet Mall,
 - 600 Shenandoah Village Drive

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

Crestar Bank (continued)

City of Williamsburg -

401 West Duke of Gloucester Street
 Garrison Drive & North Mount
 Vernon Avenue
 1186 Jamestown Road
 120 Monticello Avenue
 120 North Henry Street

Accomack County -

Old U.S. Route 13, Accomac
 First Street & U.S. Route 13, Keller
 62 Market Street, Onancock
 Edmunds Street & Railroad Avenue,
 Painter

Albemarle County -

U.S. Route 29, North & Rio Road

Amherst County -

U.S. Route 29, North & Dillard Road,
 Madison Heights

Arlington County -

3040 North Fairfax Drive
 1000 Wilson Boulevard, Rosslyn
 5335 Lee Highway
 249 Glebe Road
 4601 North Fairfax Drive

Campbell County -

9604 Timberlake Road

Charlotte County -

24-26 King Street, Keysville

Chesterfield County -

10100 Hull Street Road
 2065 Huguenot Road
 4830 Jefferson Davis Highway
 Midlothian Turnpike & Crowder
 Drive

Burmuda Square Shopping Center,
 11551 Jefferson Davis Highway,
 Chester

10300 Midlothian Turnpike

13001 Hull Street Road, Midlothian

Fairfax County -

2000 Huntington Avenue
 7617 Little River Turnpike
 9401 Lee Highway
 Burke Commons Shopping Center,
 6052 Burke Commons Road, Burke
 13655 Lee Jackson Highway, Chantilly
 Goethals Road, Fort Belvoir
 9883 Georgetown Pike, Great Falls
 1301 Chain Bridge Road, McLean
 7900 Westpark Drive, McLean
 1601 Washington Plaza, West, Reston
 7221 Commerce Street
 6686 Franconia Road, Springfield
 515 Maple Avenue East, Vienna
 12th & Gunston Road, Fort Belvoir
 Centennial Park Drive & Sunrise
 Valley Drive, Reston
 3110 Fairview Park Drive
 1430 Springhill Road, Tysons Dulles
 Plaza
 14200-F Centreville Square,
 Centreville

9400 Richmond Highway, Lorton

3141 Fairview Park Drive, Suite

R-40

Franklin County -

101 South Main Street, Rocky Mount

Gloucester County -

Main Street, Gloucester Courthouse
 Gloucester Point

Halifax County -

Seventh Street, Virgilina
 4027 Halifax Road, Centerville

Hanover County -

State Route 739, Beverdam
 U.S. Route 1 & State Route 602,
 Doswell
 U.S. Route 301 & State Route 646
 6008 Mechanicsville Pike,
 Mechanicsville
 101 England Street

Henrico County -

1129 Gaskins Road
 4307 Williamsburg Road
 Staples Mill Road & Glenside Drive
 1601 Willow Lawn Drive
 6501 West Broad Street Road
 1500 Parham Road
 2694 Williamsburg Road
 U.S. Route 1 & Parham Road
 9072 West Broad Street Road,
 Tuckernuck Square Shopping
 Center

7818 Parham Road

3631 Mechanicsville Turnpike

12199 Gayton Road

1206 Willow Lawn Drive

Henry County -

Marshall Way, Fieldale
 State Routes 609 & 57, Fieldale
 Virginia Avenue & Daniels Creek
 Road, Collinsville
 U.S. Route 220 & State Route 724,
 Ridgeway
 U.S. Route 58

James City County -

U.S. Route 60 & State Route 614,
 Lightfoot

Loudoun County -

11 Pigeon Hill Drive, Sterling

Northampton County -

U.S. Route 13 & State Route 639,
 Cheriton

U.S. Route 13, Nassawadox

Patrick County -

West Blue Ridge Avenue, Stuart

Pittsylvania County -

Main Street, Gretna

Prince George County -

Fort Lee, Mahone Avenue, Building
 P-4307 (F)

Prince William County -

4150 Dale Boulevard
 State Route 234, Westgate
 Shopping Center
 U.S. Route 1, Bridgewood Shopping
 Center, Woodbridge

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

Crestar Bank (continued)

Old Bridge Shopping Center, Old
Bridge & Smoketown Roads

Pulaski County -

New River Shopping Center
Routes 114 & 600

Roanoke County -

7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue & Electric Road
2730 Ogden Road, S.W.
210 East Washington Avenue,
Vinton

Rockbridge County -

U.S. Route 11, North

Rockingham County -

1905 East Market Street

Shenandoah County -

9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

Spotsylvania County -

8970 Courthouse Road, Spotsylvania
Courthouse

5101 Jefferson Davis Highway
State Route 3 & Secondary Route 710

York County -

U.S. Route 17, Grafton
707 Merrimac Trail
U.S. Route 60, & McLaws Circle

EFTS: City of Martinsville -

Patrick Henry Mall, East Church
Street
K-Mart Shopping Center, U.S., 220,
South
247-251 Commonwealth Boulevard

Dickenson-Buchanan Bank

State Route 83, East

P.O. Box BB

Haysi 24256 (Dickenson County)

C.E.O. - Gaines C. Sutherland, Jr., Ex. V.P.
Cashier - Jerry Sutherland, Jr.

Brs: Buchanan County -

State Routes 80 & 600, Davenport

Dickenson County -

Chase Street, Clintwood

Eastville Bank, The

U.S. Route 13

P.O. Box 7

Eastville 23347 (Northampton County)

C.E.O. - Robert L. Simpson, President
Cashier - C. W. Dickinson, IV

F & M Bank-Central Virginia

1425 Seminole Trail

Charlottesville 22901 (Albemarle County)

*C.E.O. - Wayne L. Turner, Chairman of the
Board*

Cashier - Barbara G. Updike

Brs: Albemarle County -

Valley Street, Scottsville

2208 Ivy Road

5th Street Extended & Harris
Road

Amherst County -

Ambriar Shopping Center, U.S.
Route 29, Amherst

Nelson County -

U.S. Route 29 South, Lovingston
State Route 6, Afton

F & M Bank-Richmond

9401 West Broad Street Road

Richmond 23294 (Henrico County)

C.E.O. - James H. Atkinson Jr., President
Cashier - Annette C. Hollberg

Brs: City of Richmond -

209 West Franklin Street

Chesterfield County -

9960 Midlothian Turnpike

4310 West Hundred Road, Chester

9440 Ironbridge Road

Henrico County -

9012 Three Chopt Road

1300 East Parham Road

5001 Lakeside Avenue

1776 Staples Mill Road

Fairfax Bank & Trust Company

4117 Chain Bridge Road

Fairfax 22030

C.E.O. - Charles E. Curtis, President
Cashier - Elena M. Miles

Brs: Fairfax County -

14006 Lee-Jackson Highway,
Chantilly

8221 Old Courthouse Road, Vienna

5105 Westfield Boulevard,

Centreville

14260-J Centreville Square,

Centreville

Prince William County -

12493 Dilliamham Square, Lake Ridge

Farmers Bank, Windsor, Virginia

50 East Windsor Boulevard

P.O. Box 285

Winsor 23487 (Isle of Wight County)

C.E.O. - R. J. Holland, Chairman of the Board
Cashier - R. J. Holland, Jr.

Farmers & Merchants Bank

205 Main Street

P.O. Box F

Timberville 22853 (Rockingham County)

C.E.O. - D. B. Todd, President

Cashier - N. K. Gordon

Brs: Rockingham County -

State Route 259, Broadway

127 Rockingham Street, Elkton

#10 Elkton Plaza Shopping Center,
Elkton

Farmers & Merchants Bank of Craig County, The

306 Main Street

P.O. Box 218

New Castle 24127 (Craig County)

C.E.O. - J. W. Bostic, Jr., Ex.V.P.
Cashier - P. W. Shelton

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

* Farmers & Merchants Bank - Eastern Shore
U.S. Route 13, P.O. Box 623
Onley 23418 (Accomack County)

C.E.O. - H. B. Rew, Jr., President
Cashier - Ted D. Duer

Brs: Accomack County -
U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

* Farmers and Miners Bank
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O. - Terry M. Estep, Ex. V.P.
Cashier - Doris A. Barnett

Brs: Lee County -
U.S. Route 58 & State Route
673, Rose Hill
U.S. Route 58 & State Route 694
Scott County -
U.S. Route 23 & Route 421,
Weber City

* First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101 (Fairfax County)
C.E.O. - Fred L. Bollerer, Chairman of the Board

Cashier - Wayne Matthews

Brs: City of Alexandria -
1501 Duke Street
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
City of Chesapeake -
1636 South Military Highway
677 North Battlefield Boulevard
City of Fairfax -
4021 University Drive
9840 Main Street
City of Falls Church -
133 South Washington Street
City of Hampton -
1 South Armistead Avenue
Todds Lane & Big Bethel Road
2050 Coliseum Drive
30 South Mallory Street
4013 West Mercury Boulevard
City of Harrisonburg -
Warren Campus Center, James
Madison University
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
City of Lexington -
22 South Main Street
City of Newport News -
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street
12300 Jefferson Avenue, Suite 422

12274 Jefferson Avenue
City of Norfolk -
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets
City of Portsmouth -
3315 High Street
5798 Churchland Boulevard

City of Staunton -
239 North Central Avenue
833 Springhill Road
City of Virginia Beach -
770 Lynnhaven Parkway
1645 Independence Boulevard
304 Kellam Road
3333 Virginia Beach Boulevard
405 South Witchduck Road
1201 Lake James Drive
1324 North Great Neck Road

City of Waynesboro -
216 South Wayne Avenue
2701 West Main Street

City of Winchester -
624 Apple Blossom Drive
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
320 Westside Station Drive

Arlington County -
Washington National Airport
3140 North Washington Boulevard
5555 Columbia Pike
567 South 23rd Street
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North
Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Fairfax County -
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.W., Vienna
440 East Maple Avenue, Vienna
5703 Burke Centre Parkway
Centex Building 11260 Roger Bacon
Drive, Reston

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

First American Bank of Virginia (continued)

10695 Braddock Road, University Mall
 13344-A Franklin Farm Road
 13880 Braddock Road, Centreville
 12735 Shops Drive, The Shops at Fair Lakes
 13960 Lee Jackson Memorial Highway, Chantilly
 Two Fountain Square, 11921 Freeson Drive, Suite 100, Reston

Frederick County -

U.S. Route 50
 Routes 277 & 641, Stephens City

Loudoun County -

13 North King Street, Leesburg
 153 South Catocin Circle, Leesburg
 Routes 625, 636 & 838, Sterling
 Corner of Mulberry & Main Streets, Round Hill

431 East Main Street, Purcellville
 110 Harry Flood Byrd Highway, Sterling

21036 Tripleseven Road, Sterling

Prince William County -

1476 Davis Ford Road, Woodbridge
 13780 Smoketown Road, Dale City

Rockbridge County -

Route 60 East, Stonewall Square Shopping Center

Rockingham County -

316 North Main Street, Bridgewater

Warren County -

200 Remount Road, Front Royal

York County -

Washington Square Shopping Center,
 State Route 17 & Dare Road,
 Grafton

EFT: City of Harrisonburg -
 Gibbons Hall, James Madison University

First Bank and Trust Company, The

236 West Main Street

P.O. Box 457

Lebanon 24266 (Russell County)

C.E.O. - W. H. Hayter, Ex.V.P.

Cashier - Rhonda Hensley

Brs: City of Bristol -

Old Abingdon Highway

Washington County -

Intersection of U.S. Highway 19 &
 Highway 11

First and Citizens Bank

P.O. Box 529

Monterey 24465 (Highland County)

C.E.O. - Delbert Rexrode, Jr., V.P.

Cashier - Delbert Rexrode, Jr.

First Commercial Bank

3801 Wilson Boulevard

Arlington 22203 (Arlington County)

C.E.O. - James B. Brockett, President

Cashier - David Erickson

Br: Arlington County -

3801 Wilson Boulevard (D-I)

First Commonwealth Bank

204 West Main Street

P.O. Box 150

Wise 24293 (Wise County)

C.E.O. - Sue Ellen Fleming, Ex.V.P.

Cashier - D. K. Price

First Community Bank

U.S. Route 221 & State Route 666

Forest 24551 (Bedford County)

C.E.O. - John L. Wynne, President

Operations Officer - T. M. West

Brs: City of Lynchburg -

2301 Langhorne Road

2100 Wards Road

3638 Old Forest Road

Amherst County -

Seminole Shopping Center,

Madison Heights

Campbell County -

9009 Timberlake Road

First Security Bank

5002 Williamson Road, N.W.

Roanoke 24012

C.E.O. - Gary A. Peck, President

Cashier - Sheila F. McDaniel

First State Bank

201 North Union Street

Danville 24541

C.E.O. - S. L. Jennings, President

Cashier - L. S. Patterson

First Virginia Bank

6400 Arlington Boulevard

Falls Church 22046 (Fairfax County)

C.E.O. - Justin C. O'Donnell, President

Cashier - Timothy A. Zilke

Brs: City of Alexandria -

300 South Washington Street

Van Dorn Plaza Shopping Center,

233 S. Van Dorn Street

4999 Seminary Road

City of Fairfax -

10302 Willard Way

City of Falls Church -

191 West Broad Street

City of Fredericksburg -

1001 Princess Anne Street

1016 Princess Anne Street

200 William Street

401 Jefferson Davis Highway

City of Manassas -

9100 Center Street

8650 Centreville Road

Arlington County -

2926 Columbia Pike

920 North Taylor Street

4707 Lee Highway

2221 South Eads Street

2200 Wilson Boulevard

2947 South Glebe Road

5515 Lee Highway

1901 Fort Myer Drive

5037 Columbia Pike

3001 North Washington Boulevard

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

First Virginia Bank (continued)

6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street

Fairfax County -

5836 North Kings Highway
1640 Belle View Boulevard
6118 Rose Hill Drive
6618 Richmond Highway
7000 Bland Street, Springfield
6862 Elm Street, McLean
7960 Fort Hunt Road
8650 Richmond Highway
8416 Arlington Boulevard
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7393-A Lee Highway, Falls Church
7205 Little River Turnpike,

Annandale

5871 Leesburg Pike, Bailey's
Crossroads

Burke & Burke Lake Roads, Burke
13045 Lee Jackson Memorial
Highway, Chantilly

7716 Telegraph Road, Hayfield
9915 Georgetown Pike, Great Falls
11100 South Lakes Drive, Reston
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
2491 Chain Bridge Road, Oakton
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
8120 Old Courthouse Road, Vienna
14175 St. Germain Drive, Centreville
6045-A Burke Parkway, Burke
11230 Waples Mill Road
7025-A Manchester Boulevard

Fauquier County -

Vint Hill Farms Station,
Warrenton (F)
530 Blackwell Road, Warrenton

King George County -

2207 West Dahlgren Road
State Routes 3 & 610, King George

Loudoun County -

115 Main Street, Purcellville
Loudoun Valley Shopping Center,
Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg
20921 Davenport Drive, Suite 105,
Sterling

Northumberland County -

Callao
U.S. Route 360 & State Route 634,
Heathsville

Prince William County -

10320 Portsmouth Road
14901 Washington Street, Haymarket
14000 Jefferson Davis Highway
14500 Smoketown Road, Woodbridge
12429 Hedges Run Drive, Lake Ridge

11670 Sudley Manor Road, Manassas
Spotsylvania County -

2062 Plank Road, Greenbrier
Shopping Center

137 Spotsylvania Mall
2609 Lafayette Boulevard

Stafford County -

289 Garrisonville Road
Butler Road & Rodney Lane,
Chatham Square Shopping Center

Westmorland County -

Hague
416 Colonial Avenue, Colonial
Beach

EFT: Spotsylvania County -
Spotsylvania Mall

First Virginia Bank of Augusta

125 North Central Avenue
P.O. Box 575

Staunton 24401

C.E.O. - M. F. P. Willett, President
Cashier - L. E. Kirtner

Brs: City of Waynesboro -
105 Hopeman Parkway

Augusta County -

Churchville Shopping Center,
Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore Street,
Stuarts Draft
Routes 11 & 644

First Virginia Bank - Central

Seminole Square Shopping Center
120 Seminole Court

P.O. Box 7466

Charlottesville 22906

C.E.O. - E. S. Yates, President
Cashier - K. W. Fitchett

Brs: City of Charlottesville
2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street

Albemarle County -

100 Riverbend Drive
State Route 240, Crozet Shopping
Center, Crozet

Culpeper County -

Dominion Square Shopping Center,
James Madison Highway
& Belle Avenue

Orange County -

235 Madison Road, Orange

First Virginia Bank - Clinch Valley

501 Railroad Avenue

Richlands 24641 (Tazewell County)

C.E.O. - Michael Fircetz, President
Cashier - L. E. Kirtner

Brs: Tazewell County -
U.S. Route 460 & State Route 719,
Claypool Hill
U.S. Route 19/460 & State Route 16,
Tazewell

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

- * First Virginia Bank - Colonial
700 East Main Street
Richmond 23219
C.E.O. - William H. McFaddin, President
Cashier - K. W. Fitchett
- Brs: City of Colonial Heights -
Southpark Mall, Space B-85,
230 Southpark Circle
497 Southpark Circle
City of Richmond -
Stoney Point Shopping Center,
Huguenot Road
4710 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
5011 Brook Road
9 South 12th Street
Chesterfield County -
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13322 Midlothian Turnpike
11400 Midlothian Turnpike
6551 Centralia Road
U.S. Route 360 & Genito
Road
Hanover County -
5906 Mechanicsville Pike,
Mechanicsville
5931 Chamberlayne Road,
Mechanicsville
700 England Street, Ashland
Kings Charter Commercial Center,
Sliding Hill Road
Henrico County -
2300 Hungry Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road,
Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road
Prince George County -
5320 Oaklawn Boulevard
EFT: City of Colonial Heights -
Southpark Mall, Space 85-B, 230
Southpark Circle
- First Virginia Bank - Commonwealth
4360 George Washington Memorial Highway
Grafton 23692 (York County)
C.E.O. - Jon A. Nystrom, President
Cashier - K. W. Fitchett
- Brs: City of Williamsburg -
300 Second Street
171 Monticello Avenue
Gloucester County -
Gloucester Courthouse
U.S. Route 17, Hayes
King & Queen County -
U.S. Route 33 & State Route 670,
Mattaponi
Lancaster County -
Lancaster Square Shopping Center,
Kilmarnock
Middlesex County -
Cross & Prince George Streets,
Urbanna
- State Route 33, Deltaville
Saluda
Surry County -
200 East Main Street, Surry
- * First Virginia Bank - Franklin County
228 Franklin Street
Rocky Mount 24151 (Franklin County)
C.E.O. - Euell W. Naff, President
Cashier - E. C. Brooks
- Brs: Franklin County -
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street,
Rocky Mount
Boons Mill
State Routes 116 & 122
Union Hall Plaza, Route 40 & State
Route 946
- * First Virginia Bank - Highlands
450 West Main Street
P.O. Box 671
Covington 24426
C.E.O. - Patrick H. Winston, Jr., President
Cashier - L. E. Kirtner
- Brs: Allegheny County -
Mallow Mall Shopping Center
Bath County -
Hot Springs
- First Virginia Bank - Mountain Empire
Laurel Avenue
P.O. Box 368
Damascus 24236 (Washington County)
C.E.O. - Clyde T. Combs, President
Cashier - E. C. Brooks
- Brs: Dickenson County -
Chase Street and Alley 7, Clintwood
Washington County -
U.S. Route 58, south of State
Route 716, Damascus
State Route 80, Meadowview
U.S. Route 11 & State Route 704
State Route 75, Abingdon
Wise County -
Pound
Main Street, Pound
Intersection of U.S. Route 23,
Business & U.S. Route 23, Bypass
- * First Virginia Bank - Piedmont
7901 Timberlake Road
Lynchburg 24502 (Campbell County)
C.E.O. - Benjamin T. Corish, President
Cashier - E. C. Brooks
- Brs: City of Danville -
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
City of Lynchburg -
1110 Main Street
Amherst County -
301 Main Street, Amherst
Elon Road & Amherst Turnpike,
Madison Heights

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

First Virginia Bank - Piedmont (continued)

Campbell County -

U.S. Route 501 & State Route
40, BrooknealU.S. Route 501 & State Route
24, Rustburg

Pittsylvania County -

Westover Drive & James Road

Staunton Plaza Shopping Center, Hurt

First Virginia Bank - Planters

111 North Main Street

P.O. Box 85

Bridgewater 22812 (Rockingham County)

C.E.O. - William H. Coffman, President

Cashier - E. C. Brooks

Brs: City of Harrisonburg -

2360 South Main Street

Valley Mall, U.S. Route 33, East

335 East Market Street

Rockingham County -

238 South Main Street, Dayton

U.S. Route 340 & Old U.S.

Route 33, Elkton

First Virginia Bank - Shenandoah Valley

200 North Main Street

Woodstock 22664 (Shenandoah County)

C.E.O. - Charles R. Cash, President

Cashier - L. E. Kirtner

Brs: City of Winchester -

2200 Valley Avenue, Ward Plaza
Shopping Center

Frederick County -

School Street & U.S. Route 11,

South, Stephens City

U.S. Route 11, North & State

Route 661

Shenandoah County -

Main Street, Mount Jackson

King & Holiday Streets, Strasburg

496 North Main Street, Woodstock

Ox Road & State Route 42,

Woodstock

Warren County -

Royal Plaza Shopping Center, Front

Royal

First Virginia Bank - South Hill

111 East Danville Street

P.O. Box 30

South Hill 23970 (Mecklenburg County)

C.E.O. - James H. Wells, President

Cashier - K. W. Fitchett

Br: Mecklenburg County -

Town Square Shopping Center, East

Atlantic Street, South Hill

First Virginia Bank - Southside

200 North Main Street

Farmville 23901 (Prince Edward County)

C.E.O. - John M. Lee, President

Cashier - L. E. Kirtner

Brs: Amelia County -

U.S. Route 360

Appomattox County -

U.S. Route 578, Pamplin City

Buckingham County -

U.S. Route 15, Arvonja

U.S. Route 15, Dillwyn

Prince Edward County -

U.S. Route 15-460, West, Farmville

Farmville Shopping Center, Farmville

College Plaza Shopping Center,

Farmville

Longwood Village Shopping Center,

1508 South Main Street, Farmville

First Virginia Bank - Southwest

6625 Williamson Road, NW

Roanoke 24019-4631 (Roanoke County)

C.E.O. - James N. Hinson, Jr., President

Cashier - L. E. Kirtner

Brs: City of Radford -

320 First Street, West

Norwood Street & Third Avenue

City of Roanoke -

601 South Jefferson Street

Market Square Drive & U.S.

Route 460

Valley View Mall, 4922 Valley

View Boulevard

City of Salem -

223 East Main Street

2743 West Main Street

231 College Avenue

U.S. Route 460 & Electric

Road

Bland County -

Main Street, Bland

U.S. Routes 21 & 52, Rocky Gap

Giles County -

300 Main Street, Narrows

214 Virginia Avenue, Rich Creek

800 Wenonah Avenue, Pearisburg

Cascade Drive, U.S. Route 60,

Pembroke

Montgomery County -

985 Cambria Street, N.E.,

Christiansburg

902 Price's Fork Road, Blacksburg

151 Country Club Drive, Blacksburg

State Route 114 & U.S. Route 460

Pulaski County -

Lee Highway & Trinkle Avenue,

Dublin

Roanoke County -

2103 Electric Road, S.W.

4209 Starkey Road

1942 East Washington Avenue, Vinton

Wythe County -

North Fourth Street, Wytheville

First Virginia Bank of Tidewater

553 Main Street

Norfolk 23510

C.E.O. - James F. Babcock, Chairman of the
Board

Cashier - K. W. Fitchett

Brs: City of Chesapeake -

239 Battlefield Boulevard,

Great Bridge Shopping Center

3343 Western Branch Boulevard

825 Volvo Parkway

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

First Virginia Bank of Tidewater (continued)

City of Hampton -

1033 West Mercury Boulevard

1112 Big Bethel Road

City of Newport News -

397 Denbigh Boulevard

Jefferson Avenue & Pilot House Drive

City of Norfolk -

901 West Little Creek Road

4000 Hampton Boulevard

1020 Fisherman's Road

3935 East Princess Anne Road

1003 East Brambleton Avenue

225 West Brambleton Avenue

1308 Colley Avenue

7901 Halprin Drive

Norfolk Regional Airport

9636 Granby Street

6145 Sewells Point Road

3540 Tidewater Drive

121 Ocean View Avenue

City of Poquoson -

452 Wythe Creek Road

City of Portsmouth -

5100 Portsmouth Boulevard

City of Suffolk -

3131 Bridge Road

1463 North Main Street

City of Virginia Beach -

536 Newtown Road

3112 Virginia Beach Boulevard

5289 East Princess Anne Road

351 Independence Boulevard

969 Chimney Hill Shopping Center

1344 Great Neck Road

839 Lynnhaven Parkway, Farm Fresh

Shopping Center

1300 Diamond Springs Road

1008 Independence Boulevard

2141 General Booth Boulevard

1924 Centreville Turnpike

Accomack County -

44 Market Street, Onancock

U.S. Route 13, New Church

U.S. Route 13, Onley

Northampton County -

Main Street, Exmore

FT: City of Norfolk -

Webb University Center, Old

Dominion University

George Mason Bank, The

1185 Main Street

P.O. Box 600

Fairfax 22030

C.E.O. - Marshall H. Groom, President

Cashier - Charles Wimer

Brs: Fairfax County -

George Mason University, 4400

University Drive

3289 Woodburn Road, Annandale

4221 Wanley Road, Chantilly

Hallmark Bank & Trust Company

6810 Commerce Street

Springfield 22150 (Fairfax County)

C.E.O. - H. W. Compton, President

Cashier - K. M. Johns

Brs: Fairfax County -

4115 Annandale Road, Annandale

7001-K Manchester Boulevard

Prince William County -

14229 Potomac Mills Road,

Woodbridge

Hanover Bank

6645-A Mechanicsville Turnpike

Mechanicsville 23111 (Hanover County)

C.E.O. - Thomas M. White, Jr. President

Cashier - Gail C. Thomas

Br: Hanover County -

5911 Mechanicsville Pike

Heritage Bank

1313 Dolley Madison Boulevard

McLean 22101 (Fairfax County)

C.E.O. - Harold C. Rauner, President

Cashier - W. B. Sutphin

Heritage Bank & Trust

841 North Military Highway

P.O. Box 3749

Norfolk 23514

C.E.O. - Robert J. Keogh, President

Cashier - Catherine P. Jackson

Brs: City of Chesapeake -

1450 South Military Highway

City of Norfolk -

200 East Plume Street

Highlands Union Bank

340 West Main Street

P.O. Box 1128

Abingdon 24210 (Washington County)

C.E.O. - J. D. Morefield (Acting)

Cashier - J. T. Riffe

Br: City of Bristol -

999 Old Airport Road

Horizon Bank of Virginia, The

8414 Lee Highway

Fairfax 22031 (Fairfax County)

C.E.O. - James N. Newson, President

Cashier - David M. Goldman

Independent Bank

8751 Sudley Road

Manassas 22110

C.E.O. - G. R. English, President

Cashier - J. M. Weese

Brs: City of Manassas -

8950 Mathis Avenue, Manassas

Shopping Center

Prince William County -

8124 Sudley Road

1708 Davis Ford Road,

Woodbridge

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

King George State Bank, Inc.

State Route #3

P.O. Box 81

King George 22485 (King George County)

C.E.O. - H. L. Hite, President

Cashier - J. A. Leitch

Lee Bank & Trust Company

137 East Morgan Avenue

Pennington Gap 24277 (Lee County)

C.E.O. - H. P. Rowlett, Chairman

Operations Officer - Lewis S. Oatts

Brs: Lee County -

U.S. Route 58, Dryden

Industrial Drive & U.S. Highway

58, Pennington Gap

Corner of Church & Institute

Streets, Jonesville

Marathon Bank, The

The Battlefield Business Park

4178 Valley Pike

Stephens City 22601 (Frederick County)

C.E.O. - Thomas A. Nida, President

Cashier - Tyrone C. Carter

Marine Bank, The

215 Maddox Boulevard

P.O. Box 146

Chincoteague 23336 (Accomack County)

C.E.O. - Joe T. Hutcherson, Ex. V.P.

Cashier - Linda L. Merritt

Br: Accomack County -

State Routes 175 & 679, Wattsville

Miners Exchange Bank

Alternate Route 58

P.O. Box 1197

Coeburn 24230 (Wise County)

C.E.O. - C. R. Ward, President

Cashier - Regina K. Pate

Br: City of Norton -

Route 58, Norton Square Shopping
Center

Miners and Merchants Bank and Trust Company

Walnut & Main Streets

P.O. Box 1010

Grundy 24614 (Buchanan County)

C.E.O. - J. G. Graham, President

Cashier - B. C. Elswick

Brs: Buchanan County -

Ancorage Shopping Center, Vansant

Tazewell County -

1905 Front Street, Richlands

NCNB Virginia

8180 Greensboro Drive

McLean 22102 (Fairfax County)

C.E.O. - Robert L. Williams, President

Cashier - Lynn E. Smith

Northern Neck State Bank

2 East Richmond Road

P.O. Box 68

Warsaw 22572 (Richmond County)

C.E.O. - E. P. Motley, President

Cashier - W. E. Harrison

Brs: Essex County -

Intersection of State Routes

17 & 1107, Tappahannock

Richmond County -

Time Square Shopping Center,

U.S. Route 360, Warsaw

Westmorland County -

State Route 3, Montross

Pace American Bank

112 East Hicks Street

P.O. Box 8

Lawrenceville 23868 (Brunswick County)

C.E.O. - J. E. Traylor, President

Cashier - F. T. Jones

Brs: Brunswick County -

Brunswick Square Shopping

Center, U.S. Route 58,

Lawrenceville

Mecklenburg County -

622 East Atlantic Street,

South Hill

Peninsula Trust Bank, Incorporated

Route 17 South-Bypass

Gloucester 23061 (Gloucester County)

C.E.O. - William J. Farinholt, President

Cashier - Kenneth E. Smith

Peoples Bank, Inc.

Depot Street,

P.O. Box 769

Honaker 24260 (Russell County)

C.E.O. - K. D. Hart, Ex. V.P.

Cashier - K. D. Hart

Brs: Russell County -

U.S. Highway 58, Banners Corner,

Castlewood

U.S. Route 19, Lebanon

Main Street, Cleveland

Scott County -

Main Street, Dungannon

U.S. Route 23 & Business

Route 23, Gate City

Peoples Bank of Danville

110 South Market Street

Danville 24541

C.E.O. - W. H. Carter, Jr., Chairman

Cashier - P. A. Shelton

Brs: City of Danville -

141 Westover Drive

3060 North Main Street

Pittsylvania County -

140 South Main Street, Chatham

Route 3, 1 mile north of Route 58

Spotsylvania County -

Millgarden Drive & C.L.

Walker Boulevard

Stafford County -

Stafford Courthouse

U.S. Route 17

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

Peoples Bank of Ewing

Highway 58

P.O. Box 99

Ewing 24248 (Lee County)

*C.E.O. - Micki Tye Yeary (Acting)**Cashier - Joetta Hensley*

Brs: Lee County -

Rose Hill

U.S. Route 58, Gibson Station

Peoples Bank of Front Royal, The

232 North Royal Avenue

Front Royal 22630 (Warren County)

*C.E.O. - D. L. Unger, Ex. V.P.**Cashier - D. L. Unger*

Br: Warren County -

432 South Street, Front Royal

Peoples Bank of Montross

Kings Highway

P.O. Box 306

Montross 22520 (Westmorland County)

*C.E.O. - W. R. Crews, Jr., President**Cashier - E. G. Jenkins*

Br: Richmond County -

U.S. Route 360 at State Route

624, Warsaw

Peoples Bank of Virginia

9970 Ironbridge Road

P.O. Box 288

Richmond 23832 (Chesterfield County)

*C.E.O. - J. H. Lowden, Jr., President**Controller - T. A. Anonick*

Brs: Chesterfield County -

5756 Hopkins Road

11010 Hull Street Road

People's Bank of Virginia Beach

621 Nevan Road

Virginia Beach 23451

*C.E.O. - Thomas E. Flounders, III, President**Cashier - John L. Henderson*

Piedmont Trust Bank

200 Church Street

P.O. Box 4751

Martinsville 24115

*C.E.O. - I. M. Groves, Jr., President**Controller - Fred Jackson, III*

Brs: City of Martinsville -

14 East Church Street

730 East Church Street, Patrick

Henry Mall Shopping Center

1201 Memorial Boulevard

300 Franklin Street

Henry County -

State Route 57, Stanleytown

411 Virginia Avenue, Collinsville

U.S. Route 220

Planters Bank & Trust Company of Virginia

24 South Augusta Street

Staunton 24401

*C.E.O. - H. V. Boney, Jr., President**Cashier - F. D. Bowers*

Brs: City of Staunton -

2307 West Beverly Street

2201 North Augusta Street

2201 North Augusta Street (D-I)

City of Waynesboro -

251 North Poplar Avenue

Augusta County -

Richmond Road, U.S. Route 250, East

U.S. Route 340 & State Route 608,

Stuarts Draft

U.S. Route 11, Verona

U.S. Routes 250 & 640, Fishersville

Greenville Avenue

Princess Anne Commercial Bank

641 Lynnhaven Parkway

Virginia Beach 23450

*C.E.O. - J. Morgan Davis, President**Cashier - C. M. Hudgins*

Brs: City of Virginia Beach -

4801 Columbus Street

2251 West Great Neck Road

Prosperity Bank & Trust Company

Suite 101

5803 Rolling Road

Springfield 22152 (Fairfax County)

*C.E.O. - Robert McDenough, President**Cashier - Anna L. Handwork*

Brs: Fairfax County -

6530 Backlick Road, Springfield

Prince William County -

17505 Jefferson Davis Highway,

Dumfries

Regency Bank

207 West Franklin Street

Richmond 23220

*C.E.O. - Herbert E. Marth, Jr., President**Cashier - L. B. Johnson*

Resource Bank

Birchwood Mall

3720 Virginia Beach Boulevard

Virginia Beach 23452

*C.E.O. - H. Gregory Kilduff, President**Cashier - Donald V. King*

Rockingham Heritage Bank

171-C Neff Avenue

Harrisonburg 22801

*C.E.O. - Bruce W. Thompson, President**Cashier - Dawn T. Erdman*

Sailors and Merchants Bank and Trust

133 Maple Avenue, East

Vienna 22180 (Fairfax County)

*C.E.O. - Michael L. Thompson, President**Cashier - Michael W. Curtis*

Br: Fairfax County -

2960 Chain Bridge Road, Oakton

Security Bank Corporation

8780 Centreville Road

P.O. Box 3127

Manassas 22110

*C.E.O. - Richard B. Green, President**Cashier - Robert L. McCausland*

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

* Signet Bank/Virginia
7 North Eighth Street
Richmond 23219

C.E.O. - Robert M. Freeman, President
Cashier - D. S. Norris

Brs: City of Alexandria -
133 North Fairfax Street
4900 Seminary Road
City of Bristol -
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Bristol Shopping Mall, Gate
City Highway
City of Chesapeake -
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old
Greenbrier Road
City of Colonial Heights -
46 Colonial Square
City of Danville -
530 East Main Street
3320 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Fairfax -
4087 University Drive
City of Falls Church -
225 West Broad Street
City of Fredericksburg -
1014 Charles Street
501-1/2 Jefferson Davis Highway
City of Galax -
200 North Main Street
540 East Stuart Drive
City of Hampton -
4100 West Mercury Boulevard
City of Newport News -
3101 Washington Avenue
11742 Jefferson Avenue
96 Main Street
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
618 Denbigh Boulevard
City of Norfolk -
2014 Granby Street
870 North Military Highway
500 Plume Street
6330 Newtown Road
City of Petersburg -
20 Franklin Street
1963 South Crater Road
City of Portsmouth -
355 Crawford Parkway
3201 High Street
5700 Portsmouth Boulevard
600 Washington Street
City of Richmond -
401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
141 East Belt Boulevard
315 Libbie Avenue

4824 Brook Road
City of Roanoke -
First Street & Church Avenue, S.W.
Valley View Mall, Valley View
Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall (ND)
City of Salem -
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
City of Virginia Beach -
1705 Baltic Avenue
379 Independence Boulevard
Cape Henry Plaza Shopping Center,
Shore Drive & New Great Neck
Road
5241 Providence Road
2422 Princess Anne Road
Lynnhaven Parkway & Saber
Drive
Diamond Springs Road & Wesleyan
Drive
996 First Colonial Road
Accomack County -
U.S. Route 13 & State Route 691,
Mappsville
Arlington County -
One Crystal Gateway, 1235 Jefferson
Davis Highway
2200 Clarendon Boulevard
1755 South Jefferson Davis Highway
1815 North Fort Myer Drive
4736 Lee Highway
6045 Wilson Boulevard
2011 Crystal Park Drive
901 North Stuart Street
Chesterfield County -
Old Hundred Road & State
Route 10, Chester
Chesterfield Mall Shopping
Center (ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Milridge Parkway, East,
Midlothian
7202 Midlothian Turnpike
Hull Street & Genito Road
10001 Courtview Lane
Midlothian Turnpike & Sycamore
Square Drive
Dinwiddie County -
U.S. Route 1
Fairfax County -
6300 Richmond Highway
5205 Leesburg Pike
2575 John Milton Drive, Herndon
8330 Boone Boulevard, Vienna
7030 Old Keene Mill Road,
Springfield
1300 Chain Bridge Road
374 Maple Avenue, East, Vienna
4501-Daly Drive, Chantilly
13021 Worldgate Drive, Herndon
Hanover County -
Route 360, Battlefield Green
Complex, Mechanicsville

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

Signet Bank/Virginia (continued)

Henrico County -

81 South Airport Drive
 4841 Azalea Mall (ND)
 8215 West Broad Street Road
 1415 East Ridge Road
 6922 Lakeside Avenue
 4025 Mechanicsville Pike
 4840 South Laburnum Avenue
 9700 Gayton Road, Gayton
 Crossing Shopping Center
 11011 West Broad Street Road
 1312 New Market Road
 400 West Williamsburg Road,
 Sandston
 Dominion Boulevard & West Broad
 Street Road, Glen Allen
 Regency Square, 1420 Parham
 Road (ND)
 5445 Glenside Drive
 2230 East Parham Road

Lancaster County -

White Stone
 U.S. Route 3, The Business Center,
 Kilmarnock

Loudoun County -

105 Harry Flood Byrd Highway,
 Sterling
 East Market Street & Fort Evans
 Road, Leesburg

Mecklenburg County -

Bank Street, Boydton
 LaCrosse

122 West Atlantic Street, South Hill

Northumberland County -

Burgess
 Reedville

Prince William County -

8091 Sudley Road (D-I)
 9136 Mathis Avenue
 201 Graham Park Road, Dumfries
 13927 Jefferson Davis Highway,
 Woodbridge
 12912 Fitzwater Drive, Nokesville
 13927 Jefferson Davis Highway,
 Woodbridge (D-I)
 2876 Dale Boulevard, Woodbridge

Pulaski County -

One Main Street
 U.S. Route 11 & Trinkle Avenue,
 Dublin
 1000 East Main Street, Pulaski Mall
 Shopping Center, Pulaski

Richmond County -

U.S. Route 360

Roanoke County -

901 Hardy Road, Vinton
 Cave Spring Office Park,
 State Route 419

Russell County -

Fairmont Avenue at 4th Street,
 Honaker
 Main Street, Lebanon

Scott County -

East Jackson Street, Gate City
 U.S. Highway 23 & State Route
 744, Weber City

Spotsylvania County -

2101 Plank Road

Warren County -

305-307 East Main Street,
 Front Royal
 610 North Royal Avenue, Front
 Royal

Westmorland County -

Kings Highway
 State Route 205, Colonial Beach

Wise County -

Fourth & Broad Streets, St. Paul

York County -

Washington Square Shopping Center,
 U.S. Route 17, Grafton

EFTS: City of Alexandria -

4900 Seminary Road

City of Richmond -

1200 Marshall Street
 Sixth Street Marketplace
 Grove & Libbie Avenues

City of Roanoke -

1401 Hershberger Road, Crossroads
 Mall

City of Salem -

Stuart McGuire Company, 115
 Brand Road

Chesterfield County -

Brandermill
 7318 Midlothian Turnpike
 Courthouse Commons, 10001
 Courtview Drive

Henrico County -

5801 Brema Road
 8900 Patterson Avenue
 Innsbrook Office Park, 5000
 Dominion Boulevard

Prince William County -

4383 Dale Boulevard, Woodbridge

South Boston Bank

4013 Halifax Road

South Boston 24592 (Halifax County)

C.E.O. - W. H. Carter, Jr., President
 Cashier - Lonnie Powell

Br: Mecklenburg County -

State Route 47 & Hervey Road,
 Chase City

Southside Bank

307 Church Lane
 P.O. Box 1005

Tappahannock 22560 (Essex County)

C.E.O. - T. M. Boyd, Jr., President
 Cashier - R. W. Vaughan

Brs: Essex County -

Essex Square Shopping Center,
 Tappahannock

King William County -

Aylett

Middlesex County -

State Routes 3 & 33, Hartfield
 Virginia & Grace Streets, Urbanna

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

State Bank of the Alleghenies, The
116 West Riverside Street
Covington 24426

C.E.O. - D. E. Stone, Jr., President
Cashier - H. C. Rhodes, Jr.

State Bank of Remington, Incorporated
200 John Stone Street
Remington 22734 (Fauquier County)

C.E.O. - L. B. Olinger, President
Cashier - James E. Underhill

Brs: Fauquier County -
U.S. Route 17, Bealeton
State Route 28, Catlett

Union Bank and Trust Company
211 North Main Street

Bowling Green 22427 (Caroline County)

C.E.O. - Walton Mahon, President
Cashier - A. H. Pitts

Brs: City of Fredericksburg -
700 Kenmore Avenue
Caroline County -
U.S. Route 1, & State Route
639, Ladysmith
U.S. Route 301, Port Royal
Hanover County -
U.S. Route 1 & State Route 657,
Ashland
700 South Leadbetter Road
Spotsylvania County -
4540 Lafayette Boulevard
Route 3 & 639
10415 Courthouse Road

Virginia Bankers' Bank

Southport Office Park

557-B Southlake Boulevard

Richmond 23236 (Chesterfield County)

C.E.O. - Raymond B. Cavedo, Jr., President
Cashier - Wendy M. Conley

Virginia Bank and Trust Company

336 Main Street

Danville 24541

C.E.O. - D. C. Hastings, President
Cashier - L. F. King, Jr.

Brs: City of Danville -
2600 Riverside Drive
3300 North Main Street
Route 58 East & Airport
Drive

Virginia Community Bank

State Route 22 & U.S. Route 33

P.O. Box 888

Louisa 23093 (Louisa County)

C.E.O. - A. P. Stone, President
Cashier - B. N. Hiter

Brs: Louisa County -
Mineral Avenue & Fourth Street
Mineral
Main Street & Cutler Avenue, Louisa

Virginia Heartland Bank

4700 Harrison Road

Fredericksburg 22401 (Spotsylvania County)

C.E.O. - William B. Young, President
Cashier - Gene F. Pauley

Washington Bank, The

7787 Leesburg Pike

Falls Church 22043 (Fairfax County)

C.E.O. - William J. Ridenour, President
Controller - James J. Consagra, Jr.

Br: Fairfax County -
1801 Reston Avenue

EFT: City of Alexandria
6432 General Green Way

(D-I) Drive In
(ND) Night Depository
(EFT) Electronic Funds Transfer Facility
(F) Facility
Trust Powers Authorized

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

CITIES

CITY OF ALEXANDRIA

Bank of Alexandria, The
1717 King Street 22313

Br: 507 King Street

Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22314

Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Brs: Central Fidelity Bank
1101 King Street
11 Canal Center, Suites
101 & 103
3167 Duke Street

Brs: Crestar Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5701 Duke Street
1460 Beauregard Street
901 North Washington Street
1650 King Street
3600 King Street
2111 Eisenhower Avenue
3610-H King Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
1501 Duke Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van
Dorn Plaza Shopping Center
4999 Seminary Road

Brs: Signet Bank/Virginia
133 North Fairfax Street
4900 Seminary Road

EFT: 4900 Seminary Road

EFT: Washington Bank, The
6432 General Green Way

CITY OF BEDFORD

Br: Central Fidelity Bank
115 West Main Street

CITY OF BRISTOL

Br: First Bank and Trust Company, The
Old Abingdon Highway

Br: Highlands Union Bank
999 Old Airport Road

Brs: Signet Bank/Virginia
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Bristol Shopping Mall, Gate
City Highway

CITY OF BUENA VISTA

Br: Bank of Rockbridge
1002 Magnolia Avenue

Br: Central Fidelity Bank
2101 Forest Avenue

CITY OF CHARLOTTESVILLE

First Virginia Bank - Central
Seminole Square Shopping Center
120 Seminole Court 22906

Brs: 2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street

Brs: Central Fidelity Bank
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Route 29
EFT: Angus Road & U.S. Route 29

Brs: Crestar Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Bank of Hampton Roads, The
201 Volvo Parkway, 23320

Brs: 838-E North George Washington
1500 Mount Pleasant Road

Br: Bank of Tidewater, The
1201 North Battlefield Boulevard

Brs: Central Fidelity Bank
1064 George Washington Highway
701-A North Battlefield Boulevard
1400 Crossways Boulevard, Suite A
309 South Battlefield Boulevard
1400 Kempsville Road
Intersection of Crossways Center
Drive & Greenbriar Parkway

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

CITY OF CHESAPEAKE (continued)

Brs: Commerce Bank
3113 Western Branch Boulevard
1809 Greenbrier Parkway
681-A North Battlefield Boulevard
552 South Battlefield Boulevard
111 Mill Creek Parkway, Suite 100

Brs: Crestar Bank
2421 Bainbridge Boulevard
320 South Battlefield Boulevard
1124 George Washington Highway
(D-1)
1120 George Washington Highway
3353 Western Branch Boulevard
1321 Battlefield Boulevard, North
Campostella Corners Shopping
Center, Military Highway &
Campostella Road

Brs: First American Bank of Virginia
677 North Battlefield Boulevard
1636 South Military Highway

Brs: First Virginia Bank of Tidewater
239 Battlefield Boulevard, Great
Bridge Shopping Center
3343 Western Branch Boulevard
825 Volvo Parkway

Br: Heritage Bank & Trust
1450 South Military Highway

Brs: Signet Bank/Virginia
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old Green-
brier Road

CITY OF CLIFTON FORGE

Brs: Crestar Bank
340 Main Street
U.S. Route 60 East

CITY OF COLONIAL HEIGHTS

Brs: Central Fidelity Bank
1603 Boulevard
3002 Boulevard

Br: Community Bank, The
2000 Snead Avenue

Brs: First Virginia Bank-Colonial
Southpark Mall, Space B-85,
230 Southpark Circle
497 Southpark Circle

EFT: Southpark Mall, Space B-85,
230 Southpark Circle

Br: Signet Bank/Virginia
46 Colonial Square

CITY OF COVINGTON

First Virginia Bank - Highlands
450 West Main Street 24426

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

CITY OF DANVILLE

First State Bank
201 North Union Street 24541

Peoples Bank of Danville
110 South Market Street 24541
Brs: 141 Westover Drive
3060 North Main Street

Virginia Bank and Trust Company
336 Main Street 24541

Brs: 2600 Riverside Drive
3300 North Main Street
Route 58 East & Airport Drive

Brs: First Virginia Bank - Piedmont
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

Brs: Signet Bank/Virginia
530 Main Street
3320 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

CITY OF EMPORIA

Brs: Central Fidelity Bank
401 South Main Street
524 North Main Street

CITY OF FAIRFAX

Fairfax Bank & Trust Company
4117 Chain Bridge Road 22030

George Mason Bank, The
11185 Main Street 22030

Br: Crestar Bank
10555 Main Street

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street

Br: First Virginia Bank
10302 Willard Way

Br: Signet Bank/Virginia
4087 University Drive

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

CITY OF FALLS CHURCH

- Br: First American Bank of Virginia
133 South Washington Street
- Br: First Virginia Bank
191 West Broad Street
- Br: Signet Bank/Virginia
225 West Broad Street

CITY OF FRANKLIN

- Bank of Franklin, The
100 East Fourth Avenue 23851
- Br: 201 College Drive
- Br: Crestar Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

- Brs: Central Fidelity Bank
614 Princess Anne Avenue
325 Jefferson Davis Highway
- EFT: 11023 Leavells Road
- Brs: First Virginia Bank
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
401 Jefferson Davis Highway
- Brs: Signet Bank/Virginia
1014 Charles Street
501-1/2 Jefferson Davis Highway
- Br: Union Bank and Trust Company
700 Kenmore Avenue

CITY OF GALAX

- Br: Bank of Carroll
1100 East Stuart Drive
- Brs: Signet Bank/Virginia
200 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

- Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
4018 West Mercury Boulevard
608 East Mercury Boulevard
1164 Big Bethel Road
- Br: Commerce Bank
2160 Coliseum Drive

- Br: Consolidated Bank and Trust Company
101 North Armistead Avenue

- Brs: Crestar Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard
2155 Coliseum Drive

- Brs: First American Bank of Virginia
1 South Armistead Avenue
Todds Lane & Big Bethel Road
2050 Coliseum Drive
30 South Mallory Street
4013 West Mercury Boulevard

- Brs: First Virginia Bank of Tidewater
1033 West Mercury Boulevard
1112 Big Bethel Road

- Br: Signet Bank/Virginia
4100 West Mercury Boulevard

CITY OF HARRISONBURG

- Rockingham Heritage Bank
171-C Neff Avenue 22801

- Brs: Crestar Bank
180 East Market Street
1300 South Main Street

- Brs: First American Bank of Virginia
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
Warren Campus Center, James
Madison University
- EFT: Inside Gibbons Hall, James
Madison University

- Brs: First Virginia Bank - Planters
2360 South Main Street
Valley Mall, U.S. Route
33, East
335 East Market Street

CITY OF HOPEWELL

- Br: Central Fidelity Bank
Cavalier Square Shopping Center
- Br: Crestar Bank
200-204 North Main Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

CITY OF LEXINGTON

- Brs:** Crestar Bank
708 South Main Street
45 South Main Street
- Br:** First American Bank of Virginia
22 South Main Street

CITY OF LYNCHBURG

- Brs:** Central Fidelity Bank
828 Main Street
7113 Timberlake Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
#1605 General Electric Company,
#1 Mountain View Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candler's Mountain Road
- EFTS:** 3225 Old Forest Road
2304 Langhorne Road
7113 Timberlake Road
- Brs:** Crestar Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping
Center
- Brs:** First Community Bank
2301 Langhorne Road
2100 Wards Road
3638 Old Forest Road
- Br:** First Virginia Bank - Piedmont
1110 Main Street

CITY OF MANASSAS

- Independent Bank
8751 Sudley Road 22110
- Br:** 8950 Mathis Avenue, Manassas
Shopping Center
- Security Bank Corporation
8780 Centreville Road 22110
- Brs:** Central Fidelity Bank
9210 Church Street
8441 Sudley Road
- Br:** Crestar Bank
Manassas Junction Shopping
Center, Centreville Road & Liberia
Avenue
- Brs:** First Virginia Bank
9100 Center Street
8650 Centreville Road

CITY OF MARTINSVILLE

- Piedmont Trust Bank
200 Church Street 24115
- Brs:** 14 East Church Street
730 East Church Street, Patrick
Henry Mall Shopping Center
1201 Memorial Boulevard
300 Franklin Street
- Brs:** Crestar Bank
134 East Church Street
1105 Spruce Street
902 Bridge Street
- EFTS:** 247-251 Commonwealth Boulevard
Patrick Henry Mall
K-Mart Shopping Center

CITY OF NEWPORT NEWS

- Brs:** Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
600 Thimble Shoals Boulevard
12745 Jefferson Avenue
- Brs:** Commerce Bank
603 Pilot House Drive
12437 Warwick Boulevard
- Brs:** Crestar Bank
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
10814 Warwick Boulevard
11817 Canon Boulevard
12227 Jefferson Avenue
- Brs:** First American Bank of Virginia
832 Newport Square Shopping
Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street
12274 Jefferson Avenue
12300 Jefferson Avenue, Suite 422
- Brs:** First Virginia Bank of Tidewater
397 Denbigh Boulevard
Jefferson Avenue & Pilot House
Drive
- Brs:** Signet Bank/Virginia
3101 Washington Avenue
96 Main Street
11742 Jefferson Avenue
2 Hidden Wood Shopping Center
14801 Warwick Boulevard
618 Denbigh Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

CITY OF NORFOLK

Bank of the Commonwealth
403 Boush Street 23510
Brs: 201 South Granby Mall
4101 Granby Street

First Virginia Bank of Tidewater
555 Main Street 23510
Brs: 901 West Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
225 W. Brambleton Avenue
1003 East Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
EFT: Webb University Center, Old
Dominion University

Heritage Bank & Trust
841 North Military Highway 23502
Br: 200 E. Plume Street

Brs: Central Fidelity Bank
70 Janaf Shopping Center,
Virginia Beach Boulevard
World Trade Center, Waterside
Drive & Main Street
201 West 21st Street
7530 Tidewater Drive
230 East Little Creek Road

Br: Commerce Bank
150 Boush Street
EFT: Sentara-Norfolk General Hospital,
600 Gresham Drive

Brs: Crestar Bank
Five Main Plaza East
Princess Anne & Ingleside Roads
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham & Brambleton Avenues
129 West Little Creek Road
5424 Robin Hood Road

Brs: First American Bank of Virginia
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets

Brs: Signet Bank/Virginia
2014 Granby Street
870 North Military Highway
500 Plume Street
6330 Newtown Road

CITY OF NORTON

Br: Miners Exchange Bank
Route 58, Norton Square Shopping
Center

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Br: Bank of Southside Virginia, The
2703 Crater Road

Brs: Central Fidelity Bank
144 North Sycamore Street
2128 South Crater Road

Brs: Crestar Bank
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street

Brs: Signet Bank/Virginia
20 Franklin Street
1963 South Crater Road

CITY OF POQUOSON

Br: Central Fidelity Bank
2 Little Florida Road

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

Community Trust Bank
303 County Street 23705

Brs: Central Fidelity Bank
High & Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
2021 Victory Boulevard

Brs: Commerce Bank
3301 High Street
3010 Tyre Neck Road, Tyre
Neck Centre
5515 Portsmouth Boulevard
500 Crawford Street

Brs: Crestar Bank
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street

Brs: First American Bank of Virginia
3315 High Street
5798 Churchland Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

CITY OF PORTSMOUTH (continued)

Br: First Virginia Bank of Tidewater
5100 Portsmouth Boulevard

Brs: Signet Bank/Virginia
355 Crawford Parkway
3201 High Street
5700 Portsmouth Boulevard
600 Washington Street

2108 West Laburnum Avenue
5801 Patterson Avenue
6845 Midlothian Turnpike

First Virginia Bank - Colonial
700 East Main Street 23219

Brs: 2604 Hull Street Road
200 East Belt Boulevard
4710 Wamsley Boulevard
5011 Brook Road
9 South 12th Street
Stony Point Shopping Center,
Huguenot Road & Stony Point Road

CITY OF RADFORD

Br: Blue Ridge Bank
1900 Norwood Street

Br: Central Fidelity Bank
1020 Norwood Street

Brs: Crestar Bank
1000 Norwood Street
1st & Kent Streets

Brs: First Virginia Bank - Southwest
320 First Street, West
Norwood Street & Third Avenue

Regency Bank
207 West Franklin Street, 23220

Signet Bank/Virginia
7 North Eighth Street 23219

Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street
4901 West Broad Street
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
141 East Belt Boulevard
315 Libbie Avenue
4842 Brook Road
EFTS: Grove & Libbie Avenues
Sixth Street Marketplace
1200 East Marshall Street

Br: F & M Bank-Richmond
209 West Franklin Street

CITY OF RICHMOND

Central Fidelity Bank
James Center
1201 East Cary Street, 23219
Brs: 1800 Chamberlayne Avenue
3063 Hull Street

801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue
219 East Broad Street
8101 Brook Road
4717 Jefferson Davis Highway
EFTS: 5803 Grove Avenue
415 Belt Boulevard

Consolidated Bank and Trust Company
320 North First Street 23240
Brs: 1806 Creighton Road
3009 Hull Street Road

Crestar Bank
919 East Main Street 23219
Brs: 2500 East Broad Street
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street
3513 West Cary Street (D-I)
206 East Main Street

CITY OF ROANOKE

First Security Bank
5002 Williamson Road N.W.
24012

Brs: Central Fidelity Bank
111 Franklin Road
3565 Orange Avenue
1401 Hershburger Road, N.W.
Crossroads Mall, Hershburger
Road (D-I)

Brs: Crestar Bank
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
2112 Colonial Avenue, S.W.
510 South Jefferson Street
1535 Hershberger Road, N.W.
3407 Orange Avenue, N.E.
200-202 South Jefferson Street
2226 Melrose Avenue, N.W.
4203 Melrose Avenue, N.W.
112 McClanahan Street, S.W.
3403 Williamson Road, N.W.

Brs: First Virginia Bank - Southwest
601 South Jefferson Street
Market Square Drive & U. S.
Route 460
Valley View Mall, 4922 Valley
View Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

CITY OF ROANOKE (continued)

Brs: Signet Bank/Virginia
First Street & Church Avenue, S.W.
Valley View Mall, Valley View
Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall, Valley
View Boulevard, East (ND)
EFT: 1401 Hershberger Road, Crossroads
Mall

CITY OF SALEM

Br: Bank of Shawsville
West Main Street & Kessling
Avenue
Br: Central Fidelity Bank
1400 Electric Road
Brs: Crestar Bank
1425 West Main Street
2929 Keagy Road
Brs: First Virginia Bank - Southwest
223 East Main Street
2743 West Main Street
231 College Avenue
U.S. Route 460 & Electric Road
Brs: Signet Bank/Virginia
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
EFT: Stuart McGuire Company, 115
Brand Road

CITY OF SOUTH BOSTON

Br: Crestar Bank
410 Main Street

CITY OF STAUNTON

First Virginia Bank of Augusta
125 North Central Avenue, 24401
Planters Bank & Trust Company of Virginia
24 South Augusta Street, 24401
Brs: 2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
Brs: Crestar Bank
8-14 West Beverly Street
1410 Churchville Avenue
111 Greenville Avenue
638 North Coalter Street
Brs: First American Bank of Virginia
239 North Central Avenue
833 Springhill Road

CITY OF SUFFOLK

Bank of Suffolk
101 East Washington Street 23434
Brs: 1000 North Main Street
1512 Holland Road
625 East Washington Street
Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street
1401 North Main Street
Brs: Crestar Bank
123 North Main Street
6617 Holland Road
Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1463 North Main Street

CITY OF VIRGINIA BEACH

Bank of Tidewater, The
1548 Laskin Road 23451
Brs: 5225 Providence Road
713 Independence Boulevard,
Giant Square Shopping Center
Coastal Virginia Bank
5472 Indian River Road 23464
Commerce Bank
3450 Pacific Avenue 23451
Brs: 4524 Holland Road
930 First Colonial Road
5101 Cleveland Street, Suite 101
4592 Virginia Beach Boulevard
1433 Kempsville Road
People's Bank of Virginia Beach
621 Nevan Road 23451

Princess Anne Commercial Bank
641 Lynnhaven Parkway 23452
Brs: 4801 Columbus Street
2251 West Great Neck Road

Resource Bank
3720 Virginia Beach Boulevard 23452
Brs: Bank of the Commonwealth
1124 First Colonial Road
225 South Rosemont Road
433 South Lynnhaven Road
Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
125 Independence Boulevard
6213 Indian River Road
Indian River & Princess Anne
Roads

**ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING
OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990**

CITY OF VIRGINIA BEACH (continued)

- 2965 Shore Drive
2129 General Booth Boulevard
2110 Great Neck Road
881 Lynnhaven Parkway
4876 Princess Anne Road
1615 General Booth Boulevard
3809 Princess Anne Road
835 Chimney Hill Shopping
Center
- Brs:** Crestar Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
3334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
Intersection of Lynnhaven Parkway
& Frankel Lane
Dam Neck Parkway & General
Booth Boulevard
750 Independence Boulevard
2260 Sunstates Court
- Brs:** First American Bank of Virginia
1645 Independence Boulevard
3333 Virginia Beach Boulevard
304 Kellam Road
405 South Witchduck Road
770 Lynnhaven Parkway
1201 Lake James Drive
1324 North Great Neck Road
- Brs:** First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm
Fresh Shopping Center
1300 Diamond Springs Road
1008 Independence Boulevard
2141 General Booth Boulevard
536 Newtown Road
1924 Centreville Turnpike
- Brs:** Signet Bank/Virginia
1705 Baltic Avenue
379 Independence Boulevard
Cape Henry Plaza Shopping Center
Shore Drive & New Great Neck
Road
5241 Providence Road
2422 Princess Anne Road
Lynnhaven Parkway & Saber Drive
Diamond Springs Road & Wesleyan
Drive
996 First Colonial Road

CITY OF WAYNESBORO

- Brs:** Crestar Bank
1100 West Broad Street
600 Shenandoah Village Drive (ND)
- Brs:** First American Bank of Virginia
216 South Wayne Avenue
2701 West Main Street
- Br:** First Virginia Bank of Augusta
105 Hopeman Parkway
- Br:** Planters Bank & Trust Company of
Virginia
251 North Poplar Avenue

CITY OF WILLIAMSBURG

- Br:** Central Fidelity Bank
1006 Richmond Road
- Brs:** Crestar Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount
Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street
- Brs:** First Virginia Bank - Commonwealth
300 Second Street
171 Monticello Avenue

CITY OF WINCHESTER

- Brs:** First American Bank of Virginia
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
320 Westside Station Drive
624 Apple Blossom Drive
- Br:** First Virginia Bank - Shenandoah
Valley
2200 Valley Avenue, Ward Plaza
Shopping Center

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank - Eastern Shore
U.S. Route 13
Onley 23418

Brs: U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336

Br: State Routes 175 & 679,
Wattsville

Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702,
Oak Hall
Dunne Avenue, Parksley

Brs: Crestar Bank
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue,
Painter

Brs: First Virginia Bank of Tidewater
44 Market Street, Onancock
U.S. Route 13, Onley
U.S. Route 13, New Church

Br: Signet Bank/Virginia
U.S. Route 13 & State Route 691,
Mappsville

ALBEMARLE COUNTY

F&M Bank - Central Virginia
1425 Seminole Trail 22901

Brs: Valley Street, Scottsville
2208 Ivy Road
5th Street Extended & Harris
Road

Brs: First Virginia Bank - Central
100 Riverbend Drive
State Route 240, Crozet Shopping
Center

Brs: Central Fidelity Bank
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center,
Rio Road & U.S. Route 29, North

Br: Crestar Bank
U.S. Route 29, North & Rio Road

ALLEGHENY COUNTY

Br: First Virginia Bank - Highlands
Mallow Mall Shopping Center

AMELIA COUNTY

Br: Central Fidelity Bank
20 Washington Avenue

Br: Citizens Bank and Trust Company
State Route 38 & Church Street

Br: First Virginia Bank - Southside
U.S. Route 360

AMHERST COUNTY

Brs: Central Fidelity Bank
617 Main Street, Amherst
U.S. Route 29, North, Madison
Heights

EFT: U.S. Route 29 North, Madison
Heights

Br: Crestar Bank
U.S. Route 29, North & Dillard
Road, Madison Heights

Br: F&M Bank - Central Virginia
Ambriar Shopping Center, U.S.
Route 29, Amherst

Br: First Community Bank
Seminole Shopping Center,
Madison Heights

Brs: First Virginia Bank - Piedmont
Elon Road & Amherst Turnpike,
Madison Heights
301 Main Street, Amherst

APPOMATTOX COUNTY

Br: Central Fidelity Bank
Corner of Moses & Court
Streets, Appomattox

Br: First Virginia Bank - Southside
U.S. Route 578, Pamplin City

ARLINGTON COUNTY

Citizens Bank of Virginia
1550 Wilson Boulevard 22209
Br: 4233 Wilson Boulevard

Bank of Northern Virginia, The
1010 North Glebe Road 22201

First Commercial Bank
3801 Wilson Boulevard 22203
Br: 3801 Wilson Boulevard (D-1)

Br: Burke & Herbert Bank & Trust
Company
500 South 23rd Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

ARLINGTON COUNTY (continued)

- Brs: Central Fidelity Bank
1901 North Moore Street
2026 Wilson Boulevard
1005 North Glebe Road,
Suite 100
- Brs: Crestar Bank
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
4601 North Fairfax Drive
- Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
567 South 23rd Street
1701 McKinley Road
1501 Wilson Boulevard
6500 Williamsburg Boulevard
Fort Myer, Building 412, North
Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)
- Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2200 Wilson Boulevard
2947 South Glebe Road
5515 Lee Highway
1901 Fort Myer Drive
5037 Columbia Pike
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street, Arlington
- Brs: Signet Bank/Virginia
1755 South Jefferson Davis Highway
2011 Crystal Park Drive
2200 Clarendon Boulevard
4736 Lee Highway
6045 Wilson Boulevard
1815 North Fort Myer Drive
One Crystal Gateway, 1235 Jefferson
Davis Highway
901 North Stuart Street

AUGUSTA COUNTY

- Br: Bank of Rockbridge
U.S. Route 11, Greenville

- Brs: First Virginia Bank of Augusta
Routes 11 & 644
Churchville Shopping Center,
Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore
Street, Stuarts Draft
- Brs: Planters Bank & Trust Company of
Virginia
U.S. Route 250 & State Route 640
Richmond Road, U.S. Route 250
East
U.S. Route 340 & State Route 608,
Stuarts Draft
U.S. Route 11, Verona
Greenville Avenue

BATH COUNTY

- Br: First Virginia Bank - Highlands
Hot Springs

BEDFORD COUNTY

- First Community Bank
U.S. Route 221 & State Route 666
Forest 24551
- Brs: Central Fidelity Bank
Corner of State Routes 122 & 24
Route 221 & Graves Mill Road,
Forest

BLAND COUNTY

- Brs: First Virginia Bank - Southwest
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

- Bank of Buchanan
Main Street
Buchanan 24066
Br: U.S. Route 220, Daleville
- Bank of Fincastle, The
17 Roanoke Street
Fincastle 24090
Brs: U.S. Route 220, South, Daleville
U.S. Route 460
- Brs: Central Fidelity Bank
Main & Water Streets, Buchanan
U.S. Route 11, Mountain View
Shopping Plaza, Troutville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING
OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

BRUNSWICK COUNTY

Pace American Bank
112 East Hicks Street
Lawrenceville 23868
Br: Brunswick Square Shopping
Center, U.S. Route 58

BUCHANAN COUNTY

Miners and Merchants Bank and Trust Company
Walnut & Main Streets
Grundy 24614
Br: Anchorage Shopping Center,
Vasant
Br: Dickenson-Buchanan Bank
State Routes 60 & 80,
Davenport

BUCKINGHAM COUNTY

Brs: First Virginia Bank - Southside
U.S. Route 15, Arvonnia
U.S. Route 15, Dillwyn

CAMPBELL COUNTY

First Virginia Bank - Piedmont
7901 Timberlake Road
Lynchburg 24502
Brs: U.S. Route 501 & State Route 40,
Brookneal
U. S. Route 501 & State Route
24, Rustburg
Br: Bank of Charlotte County, The
Water Street & Lynchburg Avenue,
Brookneal
Brs: Central Fidelity Bank
1037 Main Street, Altavista
U.S. Route 460, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road
Br: Crestar Bank
9604 Timberlake Road
Br: First Community Bank
9009 Timberlake Road

CAROLINE COUNTY

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427
Brs: U.S. Route 1 & State Route 639,
Ladysmith
U.S. Route 301, Port Royal

CARROLL COUNTY

Bank of Carroll
145 North Main Street
Hillsville 24343
Brs: U.S. Highway 52 & State Route
927, Cana
Southeast corner of Stuart &
Meadowview Drives, Hillsville

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959
Brs: Main Street, Charlotte Courthouse
26 King Street, Keysville
Br: Central Fidelity Bank
Main Street, Drakes Branch
Br: Crestar Bank
24-26 King Street, Keysville

CHESTERFIELD COUNTY

Commonwealth Bank, The
9310 Midlothian Turnpike
23235
County Bank of Chesterfield
10400 Hull Street Road
Richmond 23113
Br: Ironbridge Road &
Irongate Drive
Peoples Bank of Virginia
9970 Ironbridge Road, 23832
Brs: 5756 Hopkins Road
11010 Hull Street Road
Virginia Bankers' Bank
557-B Southlake Boulevard
Richmond 23236

Brs: Central Fidelity Bank
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center,
9961 Hull Street Road
10400 Midlothian Turnpike
13323 Midlothian Turnpike
State Route 10 & Centralia Road
5903 Midlothian Turnpike
13200 Hull Street Road, Midlothian
EFT: 11124 Midlothian Turnpike
Br: Central Virginia Bank
Village Marketplace Shopping Center,
Midlothian Turnpike & Old
Buckingham Drive

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

CHESTERFIELD COUNTY (continued)

- Br: Community Bank, The
Corner of West Hundred Road &
Winfree Avenue
- Brs: Crestar Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder
Drive
11551 Jefferson Davis Highway,
Bermuda Square Shopping Center
10100 Hull Street Road
10300 Midlothian Turnpike
13001 Midlothian Turnpike
- Brs: F & M Bank-Richmond
9960 Midlothian Turnpike
4310 West Hundred Road, Chester
9440 Ironbridge Road
- Brs: First Virginia Bank - Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester
11400 Midlothian Turnpike
6551 Centralia Road
U.S. Route 360 & Genito Road
- Brs: Signet Bank/Virginia
Chesterfield Mall (N-D)
7202 Midlothian Turnpike
2810 Buford Road
11450 Midlothian Turnpike
4900 Milridge Parkway, East,
Midlothian
Old Hundred Road & State Route
10, Chester
10001 Courtview Lane
Hull Street & Genito Road
Midlothian Turnpike & Sycamore
Square Drive
- EFTS: Brandermill
7318 Midlothian Turnpike
10001 Courtview Drive

CLARKE COUNTY

- Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Route 723, Boyce

CRAIG COUNTY

- Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CULPEPER COUNTY

- Brs: Central Fidelity Bank
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue
EFT: 307 Southgate Shopping Center
- Br: First Virginia Bank - Central
Dominion Square Shopping Center,
James Madison Highway & Belle
Avenue

CUMBERLAND COUNTY

- Br: Central Virginia Bank
Intersection of State Routes
45 & 649, Cartersville

DICKENSON COUNTY

- Dickenson-Buchanan Bank
State Route 83, East
Haysi 24256
Br: Chase Street, Clintwood
- Br: First Virginia Bank - Mountain Empire
Chase Street and Alley 7, Clintwood

DINWIDDIE COUNTY

- Bank of McKenney
McKenney 23872
- Bank of Southside Virginia, The
State Route 618
Carson 23830
Brs: U.S. Route 1 & State Route 226,
Dinwiddie
Routes 1402 & 1, Dinwiddie
- Br: Signet Bank/Virginia
U.S. Route 1

ESSEX COUNTY

- Bank of Essex
323 Prince Street
Tappahannock 22560
Br: U.S. Routes 17 & 360, Rappahannock
Shopping Center, Tappahannock
- Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center,
Tappahannock
- Br: Northern Neck State Bank
State Routes 17 & 1107,
Tappahannock

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

FAIRFAX COUNTY

Bank of the Potomac, Inc.
230 Herndon Parkway 22070

Business Bank, The
8399 Leesburg Pike
Vienna 22180

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101

Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
5703 Burke Centre Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centex Building, 11260 Roger
Bacon Drive, Reston
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna
10695 Braddock Road, University
Mall
13344-A Franklin Farm Road
13880 Braddock Road, Centreville
12735 Shops Drive, The Shops at
Fair Lakes
Two Fountain Square, 11921
Freeson Drive, Suite 100, Reston
13960 Lee Jackson Memorial
Highway, Chantilly

First Virginia Bank
6400 Arlington Boulevard
22046

Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6118 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
Braddock & Twinbrook Roads
1455 Chain Bridge Road, McLean
8416 Arlington Boulevard
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike,
Annandale
5871 Leesburg Pike, Bailey's
Crossroads
Burke Road & Burke Lake Road,
Burke
13045 Lee Jackson Highway,
Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon

2513 Fox Mill Road, Herndon
6220 Old Dominion Drive, McLean
2941 Chain Bridge Road, Oakton
9915 Georgetown Pike
11100 South Lakes Drive, Reston
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
6862 Elm Street, McLean
7393-A Lee Highway, Falls Church
14175 St. Germain Drive, Centreville
8120 Old Courthouse Road, Vienna
6045-A Burke Parkway, Burke
11230 Waples Mill Road
7025-A Manchester Boulevard

Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150
Brs: 4115 Annandale Road
7001-K Manchester Boulevard

Heritage Bank
1313 Dolly Madison Boulevard
McLean 22101

Horizon Bank of Virginia, The
8414 Lee Highway
Fairfax 22031

NCNB Virginia
8180 Greensboro Drive
McLean 22102

Prosperity Bank & Trust Company
5803 Rolling Road, Suite 101
Springfield 22152
Br: 6530 Backlick Road, Springfield

Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180
Br: 2960 Chain Bridge Road, Oakton

Washington Bank, The
7787 Leesburg Pike
Falls Church 22043
Br: 1801 Reston Avenue, Reston

Brs: Burke & Herbert Bank & Trust
Company
5731 Telegraph Road
8736-38 Cooper Road
5705 Seminary Road

Brs: Central Fidelity Bank
2903 Gallows Road
9516 Old Keene Mill Road, Burke
14000 Sulleyfield Circle
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
Tyson's Corner, 8117 Leesburg
Pike, Vienna
5127-A Leesburg Pike
5802 Columbia Pike
2374 Hunters Woods Plaza, Reston

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

FAIRFAX COUNTY (continued)

- 1861 Wiehle Avenue, Suite 100,
Reston
6200 Backlick Road, Springfield
3050 Chain Bridge Road
6020 Richmond Highway
5708 Pigswick Road, Centreville
7857 Heritage Drive, Annandale
9140 Belvoir Woods Parkway, Fort
Belvoir
6601 Old Dominion Drive, McLean
EFTS: 2374 Hunters Wood Plaza, Reston
501 Elden Street
- Br: Citizens Bank of Virginia
8601 Westwood Center Drive,
Suite F, Vienna
- Brs: Crestar Bank
2000 Huntington Avenue
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center,
6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
Centennial Park & Sunrise Valley
Drives, Reston
6686 Franconia Road, Springfield
7221 Commerce Street
515 Maple Avenue, East, Vienna
3110 Fairview Park Drive
Tyson's Dulles Plaza, 1430 Springhill
Road
14200-F Centreville Square,
Centreville
9400 Richmond Highway, Lorton
3141 Fairview Park Drive, Suite R-40
- Brs: Fairfax Bank and Trust Company
14006 Lee-Jackson Highway, Chantilly
8221 Old Courthouse Road, Vienna
5105 Westfield Boulevard, Centreville
14260-J Centreville Square,
Centreville
- Brs: George Mason Bank, The
4400 University Drive, George
Mason University
4221 Wanley Road, Chantilly
3289 Woodburn Road, Annandale
- Brs: Signet Bank/Virginia
6300 Richmond Highway
5205 Leesburg Pike
2575 John Milton Drive, Herndon
8330 Boone Boulevard, Vienna
7030 Old Keene Mill Road,
Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna
4501 Daly Drive, Chantilly
13021 Worldgate Drive, Herndon

FAUQUIER COUNTY

- State Bank of Remington, Incorporated
200 John Stone Street
Remington 22734
Brs: U.S. Route 17, Bealeton
State Route 28, Catlett
- Brs: First Virginia Bank
Vint Hill Farm Station, Warrenton (F)
530 Blackwell Road, Warrenton

FLOYD COUNTY

- Bank of Floyd, The
101 Jacksonville Circle
Floyd 24091

- Blue Ridge Bank
213 North Locust Street
Floyd 24091

FRANKLIN COUNTY

- First Virginia Bank - Franklin County
228 Franklin Street
Rocky Mount 24151
Brs: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street,
Rocky Mount
State Routes 116 & 122
Boones Mill
Union Hall Plaza, Route 40
& State Route 946
- Br: Central Fidelity Bank
Routes 122 & 616
- Br: Crestar Bank
101 South Main Street, Rocky
Mount

FREDERICK COUNTY

- Marathon Bank, The
The Battlefield Business Park
U.S. Route 11, Stephens City, 22601
- Brs: First American Bank of Virginia
U.S. Route 50
Routes 277 & 641, Stephens City
- Brs: First Virginia Bank - Shenandoah
Valley
School Street & U.S. Route 11,
South, Stephens City
U.S. Route 11, North & State Route
661

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

GILES COUNTY

Brs: First Virginia Bank - Southwest
300 Main Street, Narrows
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460,
Pembroke
214 Virginia Avenue, Rich Creek

6008 Mechanicsville Pike,
Mechanicsville
101 England Street, Ashland

Brs: First Virginia Bank - Colonial
700 England Street
Kings Charter Commercial Center,
Sliding Hill Road
5906 Mechanicsville Pike,
Mechanicsville
5931 Chamberlayne Road,
Mechanicsville

GLOUCESTER COUNTY

Peninsula Trust Bank, Incorporated
Route 17 South-Bypass
Gloucester 23061

Br: Central Fidelity Bank
U.S. Route 17, Hayes

Brs: Crestar Bank
Main Street, Gloucester Courthouse
Gloucester Point

Brs: First Virginia Bank - Commonwealth
Gloucester Courthouse
U.S. Route 17, Hayes

Br: Signet Bank/Virginia
Route 360, Battlefield Green
Complex, Mechanicsville

Brs: Union Bank and Trust Company
U.S. Route 1 & State Route 657,
Ashland
700 South Leadbetter Road

HENRICO COUNTY

Commerce Bank of Virginia
11500 West Broad Street Road 23229

F & M Bank-Richmond
9401 West Broad Street Road 23294

Brs: 9012 Three Chopt Road
5001 Lakeside Avenue
1300 East Parham Road
1776 Staples Mill Road

Brs: Central Fidelity Bank
Byrd Airport Terminal Building
5001 Nine Mile Road
109 East Nine Mile Road
7101 West Broad Street Road
7702 Parham Road
5100 Meadowood Square Shopping
Center, Richmond-Henrico
Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
12410 Gayton Road
9110 West Broad Street Road

EFTS: 5100 Meadowood Square Shopping
Center
9000 Patterson Avenue
5001 Nine Mile Road

Br: Consolidated Bank and Trust Company
Chamberlayne & Azalea Avenues

Brs: Crestar Bank
1129 Gaskins Road
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
1601 Willow Lawn Drive
6501 West Broad Street Road
1500 Parham Road
U.S. Route 1 & Parham Road
2694 Williamsburg Road
9072 West Broad Street Road,
Tuckernuck Square Shopping
Center

GREENSVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary
Highway 686

HALIFAX COUNTY

South Boston Bank
4013 Halifax Road
South Boston 24592

Brs: Central Fidelity Bank
U.S. Route 501 & State Route 129,
Halifax
70 South Main Street, Halifax

Brs: Crestar Bank
4027 Halifax Road, Centerville
Seventh Street, Virgilina

HANOVER COUNTY

Hanover Bank
6645-A Mechanicsville Pike 23111
Br: 5911 Mechanicsville Pike

Br: Central Fidelity Bank
6549 Mechanicsville Pike

Br: Commerce Bank of Virginia
State Routes 637 & 656,
Ashland

Brs: Crestar Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602,
Doswell

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

HENRICO COUNTY (continued)

- 7818 Parham Road
3631 Mechanicsville Turnpike
12199 Gayton Road
1206 Willow Lawn Drive
- Brs: First Virginia Bank - Colonial
2300 Hungry Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road,
Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road
- Brs: Signet Bank/Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
1312 New Market Road
81 South Airport Drive
400 West Williamsburg Road,
Sandston
9700 Gayton Road, Gayton
Crossing Shopping Center
Dominion Boulevard & West Broad
Street Road, Glen Allen
Regency Square, 1420 Parham
Road (ND)
5445 Glenside Drive
2330 East Parham Road
- EFTS: 5801 Brema Road
8900 Patterson Avenue
5000 Dominion Boulevard

HENRY COUNTY

- Brs: Crestar Bank
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue and Daniels Creek
Road, Collinsville
U.S. Route 58
U.S. Route 220 & State Route 724,
Ridgeway
- Brs: Piedmont Trust Bank
411 Virginia Avenue, Collinsville
State Route 57, Stanleytown
U.S. Route 220

HIGHLAND COUNTY

Blue Grass Valley Bank, The
6 Main Street
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

- Bank of Isle of Wight
1803 South Church Street
Smithfield 23430
- Farmers Bank, Windsor, Virginia
50 East Windsor Boulevard
Windsor 23487
- Br: Bank of Franklin, The
Airway Shopping Center, U.S.
Highway 58, East
- Br: Central Fidelity Bank
1282 Smithfield Plaza, Smithfield

JAMES CITY COUNTY

- Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 607
Longhill & Olde Towne Roads
- Br: Crestar Bank
U.S. Route 60 & State Route 614,
Lightfoot

KING GEORGE COUNTY

- King George State Bank, Inc.
State Route #3
King George 22485
- Brs: First Virginia Bank
2207 West Dahlgren Road
State Routes 3 & 610, King George

KING & QUEEN COUNTY

- Br: First Virginia Bank - Commonwealth
U.S. Route 33 & State Route 670,
Mattaponi

KING WILLIAM COUNTY

- Citizens and Farmers Bank
8th & Main Streets
West Point 23181
- Br: 14th & Main Streets, West Point
- EFT: 19th Street & King William Avenue,
West Point
- Br: Bank of Essex
U.S. Route 360, Central Garage
- Br: Southside Bank
Aylett

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482

Br: State Route 3, Ice House
Field Shopping Center,
White Stone

Br: First Virginia Bank - Commonwealth
Lancaster Square Shopping Center,
Kilmarnock

Brs: Signet Bank/Virginia
White Stone
U.S. Route 3, The Business
Center, Kilmarnock

LEE COUNTY

Farmers and Miners Bank
403 West Morgan Avenue
Pennington Gap 24277

Brs: U.S. Route 58, & State Route 673,
Rose Hill
U.S. Route 58, & State Route 694

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277

Br: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway
58, Pennington Gap
Corner of Church & Institute
Streets, Jonesville

Peoples Bank of Ewing
Highway 58
Ewing 24248

Br: Rose Hill
U.S. Route 58, Gibson Station

LOUDOUN COUNTY

Bank of Loudoun
30 Catoctin Circle, S.E.
Leesburg 22075

Community Bank and Trust Company of Virginia
107 Free Court
Sterling 22170

Br: Crestar Bank
11 Pigeon Hill Drive, Sterling

Brs: First American Bank of Virginia
13 North King Street, Leesburg
133 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
Corner of Mulberry & Main Streets,
Round Hill
431 East Main Street, Purcellville
110 Harry Flood Byrd Highway,
Sterling
21036 Tripleseven Road, Sterling

Brs: First Virginia Bank
115 Main Street, Purcellville
Loudoun Valley Shopping Center,
Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg
20921 Davenport Drive, Suite 105,
Sterling

Brs: Signet Bank/Virginia
105 Harry Flood Byrd Highway,
Sterling
East Market Street & Fort Evans
Road, Leesburg

LOUISA COUNTY

Virginia Community Bank
State Route 22 & U.S. Route 33
Louisa 23093

Brs: Mineral Avenue & Fourth Street,
Mineral
Main Street & Cutler Avenue,
Louisa

LUNENBURG COUNTY

Benchmark Community Bank
100-102 South Broad Street
Kenbridge 23944
Br: 1910 Main Street, Victoria

Br: Central Fidelity Bank
Sixth & Broad Streets, Kenbridge

MECKLENBURG COUNTY

First Virginia Bank - South Hill
111 East Danville Street
South Hill 23970

Br: Town Square Shopping Center,
East Atlantic Street, South Hill

Br: Benchmark Community Bank
828 North Mecklenburg Avenue,
South Hill

Brs: Central Fidelity Bank
325 North Main Street, Chase City
Virginia Avenue & Fourth Street,
Clarksville

Br: Pace American Bank
622 East Atlantic Street, South Hill

Brs: Signet Bank/Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

Br: South Boston Bank
State Route 47 & Hervey Road, Chase
City

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

MIDDLESEX COUNTY

- Brs: First Virginia Bank - Commonwealth
Cross & Prince George Streets,
Urbanna
Deltaville
Saluda
- Brs: Southside Bank
State Routes 3 & 33, Hartfield
Virginia & Grace Streets, Urbanna

MONTGOMERY COUNTY

Bank of Shawsville
Route 460
Shawsville 24162

- Brs: Blue Ridge Bank
200 College Street
105 King Street, Blacksburg
- Brs: Central Fidelity Bank
4 East Main Street
2105 Roanoke Street, Christiansburg
920 University City Boulevard,
University Mall, Blacksburg
215 North Main Street, Blacksburg
- EFTS: Virginia Tech Bookstore, Blacksburg
Dietrick Dining Hall, Virginia Tech
- Brs: First Virginia Bank - Southwest
985 Cambria Street, N.E.
State Route 114 & U.S. Route 460,
Blacksburg
151 Country Club Drive, Blacksburg
902 Price's Fork Road, Blacksburg

NELSON COUNTY

- Br: Central Fidelity Bank
Routes 151 & 634, Nellysford
- EFT: Wintergreen Mountain Lodge
- Brs: F & M Bank-Central Virginia
U.S. Route 29, South, Lovingston
State Route 6, Afton

NEW KENT COUNTY

- Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155,
Providence Forge
State Route 249, Quinton

NORTHAMPTON COUNTY

Eastville Bank, The
U.S. Route 13
Eastville 23347

- Brs: Crestar Bank
U.S. Route 13 & State Route 639,
Cheriton
U.S. Route 13, Nassawadox

- Br: First Virginia Bank of Tidewater
Main Street, Exmore

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22473

- Brs: U.S. Route 360, Callao
Southwest corner of U.S. Route 360 &
State Route 200, Burgess
- Brs: First Virginia Bank
Callao
U.S. Route 360 & State Route 634,
Heathsville
- Brs: Signet Bank/Virginia
Burgess
Reedville

NOTTOWAY COUNTY

- Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
- Brs: 101 North Main Street, Blackstone
(D-I)
210 Carter Street, Crewe
Agnew Street & Namozine Avenue,
Burkeville
- Br: Central Fidelity Bank
200 South Main Street, Blackstone

ORANGE COUNTY

- Br: First Virginia Bank - Central
235 Madison Road, Orange

PATRICK COUNTY

- Br: Crestar Bank
West Blue Ridge Avenue, Stuart

PITTSYLVANIA COUNTY

- Brs: Central Fidelity Bank
2 North Main Street, Chatham
Tightsqueeze Plaza, State Routes
29 & 703, Chatham (D-I)
- Br: Crestar Bank
Main Street, Gretna
- Brs: First Virginia Bank - Piedmont
Staunton Plaza Shopping Center, Hurt
Westover Drive & James Road
- Brs: Peoples Bank of Danville
140 South Main Street
Route 3, 1 mile north of Route 58

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

POWHATAN COUNTY

Central Virginia Bank
U.S. Route 60
Powhatan 23139

10320 Portsmouth Road
12429 Hedges Run Drive
11670 Sudley Manor Road, Manassas

Br: Hallmark Bank & Trust Company
14229 Potomac Mill Road,
Woodbridge

PRINCE EDWARD COUNTY

First Virginia Bank - Southside
200 North Main Street
Farmville 23901

Brs: U.S. Route 15-460, West, Farmville
Farmville Shopping Center, Farmville
College Plaza Shopping Center,
Farmville
1508 South Main Street, Farmville

Br: Benchmark Community Bank
East Third & South Streets, Farmville

Br: Central Fidelity Bank
127 North Main Street, Farmville

Brs: Independent Bank
8124 Sudley Road
1708 Davis Ford Road

Br: Prosperity Bank & Trust Company
17505 Jefferson Davis Highway,
Dumfries

Brs: Signet Bank/Virginia
8091 Sudley Road (D-I)
201 Graham Park Road, Dumfries
9136 Mathis Avenue
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway,
Woodbridge
13927 Jefferson Davis Highway,
Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge
EFT: 4383 Dale Boulevard, Woodbridge

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The
6400 Courthouse Road, Prince George

Br: Crestar Bank
Fort Lee, Mahone Avenue, Building
P-4307 (F)

Br: First Virginia Bank - Colonial
5320 Oaklawn Boulevard

PULASKI COUNTY

Brs: Bank of Speedwell, Incorporated
1105 Bob White Boulevard
Intersection of State Routes
100 & 682

Brs: Crestar Bank
New River Shopping Center
State Route 114 & 600

Br: First Virginia Bank - Southwest
Lee Highway & Trinkle Avenue,
Dublin

Brs: Signet Bank/Virginia
One Main Street
U.S. Route 11 & Trinkle Avenue,
Dublin
1000 East Main Street, Pulaski Mall
Shopping Center

PRINCE WILLIAM COUNTY

Brs: Central Fidelity Bank
2201 Old Bridge Road
13716 Smoketown Road, Dale
City
12420 Dillingham Square,
Woodbridge
5844 Mapledale Plaza, Woodbridge
EFT: 8385 Sudley Road

Brs: Crestar Bank
4150 Dale Boulevard
State Route 234, Westgate Shopping
Center
U.S. Route 1, Bridgewood Shopping
Center, Woodbridge
Old Bridge Shopping Center, Old
Bridge & Smoketown Roads

Br: Fairfax Bank & Trust Company
12493 Dillingham Square, Lake
Ridge

Brs: First American Bank of Virginia
1476 Davis Ford Road
13780 Smoketown Road, Dale City

Brs: First Virginia Bank
14901 Washington Street, Haymarket
14500 Smoketown Road
14000 Jefferson Davis Highway,
Woodbridge

RICHMOND COUNTY

Northern Neck State Bank
Warsaw 22572

Br: Time Square Shopping Center,
U.S. Route 360, Warsaw

Br: Peoples Bank of Montross
U.S. Route 360, at State Route
624, Warsaw

Br: Signet Bank/Virginia
U.S. Route 360

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

ROANOKE COUNTY

First Virginia Bank - Southwest
6625 Williamson Road
Roanoke 24019

Brs: 2103 Electric Road, S.W.
4209 Starkey Road
1942 East Washington Avenue,
Vinton

Brs: Central Fidelity Bank
4110 Brambleton Avenue, S.W.
1111 Washington Avenue, Vinton
Plantation & Hollins Road
Route 220 & Valley Avenue

Brs: Crestar Bank
4025 Brambleton Avenue
Colonial Avenue & Electric Road
2730 Ogden Road, S.W.
210 East Washington Avenue, Vinton
7227 Williamson Road

Brs: Signet Bank/Virginia
901 Hardy Road, Vinton
State Route 419, Cave Spring
Office Park

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472

Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center,
U.S. Route 11, North

Br: Central Fidelity Bank
U.S. Route 130 & State Route 159,
Natural Bridge Station

Br: Crestar Bank
U.S. Route 11, North

Br: First American Bank of Virginia
State Route 60 East, Stonewall
Square Shopping Center

ROCKINGHAM COUNTY

Farmers & Merchants Bank
205 Main Street
Timberville 22853

Brs: 127 Rockingham Street, Elkton
State Route 259, Broadway
#10 Elkton Plaza Shopping Center,
Elkton

First Virginia Bank - Planters
111 North Main Street
Bridgewater 22812

Brs: 238 South Main Street, Dayton
U.S. Route 340 & Old U.S. Route
33, Elkton

Br: Crestar Bank
1905 East Market Street

Br: First American Bank of Virginia
316 North Main Street, Bridgewater

RUSSELL COUNTY

First Bank and Trust Company, The
236 West Main Street
Lebanon 24266

Peoples Bank, Inc.
Depot Street
Honaker 24260

Brs: U.S. Highway 58, Banners Corner,
Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

Brs: Signet Bank/Virginia
Fairmont Avenue at 4th Street,
Honaker
Main Street, Lebanon

SCOTT COUNTY

Br: Farmers and Miners Bank
U.S. Route 23 & Route
421, Weber City

Brs: Peoples Bank, Inc.
Main Street, Dungannon
Business Route 23 & U.S.
Route 23, Gate City

Brs: Signet Bank/Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route
744, Weber City

SHENANDOAH COUNTY

First Virginia Bank - Shenandoah Valley
200 North Main Street
Woodstock 22637

Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42,
Woodstock

Brs: Crestar Bank
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

SMYTH COUNTY

Bank of Marion, The
102 West Main Street
Marion 24354

Brs: 1600 North Main Street, Marion
South Main Street & Washington
Avenue, Marion
U.S. Highway 11, Chilhowie

Br: Central Fidelity Bank
U.S. Route 11 & State Route 107,
Chilhowie

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1990

SOUTHAMPTON COUNTY

- Br: Bank of Franklin, The
Shands Shopping Center,
Highway 58 East, Courtland
- Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

- Virginia Heartland Bank
4700 Harrison Road 22401
- Br: Central Fidelity Bank
4230 Plank Road
- EFT: 11023 Leavelis Road
- Brs: Crestar Bank
8970 Courthouse Road,
Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary State
Route 710
- Brs: First Virginia Bank
2062 Plank Road, Greenbrier
Shopping Center
137 Spotsylvania Mall, State Route 3
2609 Lafayette Boulevard
- EFT: Spotsylvania Mall
- Br: Peoples Bank of Danville
Millgarden Drive & C.L. Walker
Boulevard
- Br: Signet Bank/Virginia
2101 Plank Road
- Brs: Union Bank and Trust Company
4340 Lafayette Boulevard
Route 3 & 639
10415 Courthouse Road

STAFFORD COUNTY

- Br: Central Fidelity Bank
U.S. Route 1, Garrisonville
- Brs: First Virginia Bank
289 Garrisonville Road
Chatham Square Shopping Center,
Butler Road & Rodney Lane
- Brs: Peoples Bank of Danville, The
Stafford Courthouse
U.S. Route 17

SURRY COUNTY

- Br: First Virginia Bank - Commonwealth
200 East Main Street, Surry

SUSSEX COUNTY

- Bank of Sussex and Surry, The
205 Railroad Avenue
Wakefield 23888

Bank of Waverly, The
209 West Main Street
Waverly 23890

- Brs: State Routes 735 & 634, Sussex
Bank Street, Waverly (D-1)
U.S. Route 460 East, Waverly

- Brs: Bank of Southside Virginia
Jarratt Avenue
Main Street, Stony Creek
U.S. Route 460, Wakefield

- Br: Central Fidelity Bank
U.S. Route 301 & State Road 139

TAZEVELL COUNTY

- Bank of Tazewell County
306 East Main Street
Tazewell 24651
- Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

- Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651
- Br: Railroad Avenue & Third
Street, Richlands

- First Virginia Bank - Clinch Valley
501 Railroad Avenue
Richlands 24641
- Brs: U.S. Route 460 & State Route 719,
Claypool Hill
U.S. Highway 19/460 & State Route
16, Tazewell

- Br: Miners and Merchants Bank and Trust
Company
1905 Front Street, Richlands

WARREN COUNTY

- Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630
- Br: 432 South Street, Front Royal
- Br: First American Bank of Virginia
200 Remount Road, Front Royal
- Br: First Virginia Bank - Shenandoah
Valley
Royal Plaza Shopping Center, Front
Royal
- Brs: Signet Bank/Virginia
305-307 East Main Street, Front
Royal
610 North Royal Avenue, Front
Royal

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY AS OF DECEMBER 31, 1990

WASHINGTON COUNTY

First Virginia Bank - Mountain Empire
Laurel Avenue
Damascus 24236

Brs: U.S. Route 58, south of State
Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route 11
& State Route 704
State Route 75, Abingdon

Highlands Union Bank
340 West Main Street
Abingdon 24210

Br: Bank of Marion, The
Highway 91 North, Glade
Spring

Br: First Bank and Trust Company, The
Intersection of U.S. Routes 19 & 11

Brs: Central Fidelity Bank
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon

WESTMORLAND COUNTY

Peoples Bank of Montross
Kings Highway
Montross 22520

Brs: First Virginia Bank
Hague
416 Colonial Avenue, Colonial Beach

Br: Northern Neck State Bank
State Route 3, Montross

Brs: Signet Bank/Virginia
State Route 205, Colonial Beach
Kings Highway

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

First Commonwealth Bank
204 West Main Street
Wise 24293

Miners Exchange Bank
Alternate Route 58
Coeburn 24230

Brs: First Virginia Bank - Mountain Empire
Pound
Main Street, Pound
Intersection of U.S. Route 23,
Bypass & U.S. Route 23, Business

Br: Signet Bank/Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21, South
Speedwell 24374

Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

Br: First Virginia Bank - Southwest
Evanham Square Shopping Center,
North 4th Street, Wytheville

YORK COUNTY

First Virginia Bank - Commonwealth
4360 George Washington Memorial Highway
Grafton 23692

Brs: Central Fidelity Bank
U.S. Route 17, York Square Shopping
Center, Grafton
455 Merrimac Trail

Brs: Crestar Bank
U.S. Route 17, Grafton
707 Merrimac Trail
U.S. Route 60 (Pocahontas Trail) &
McLaws Circle

Br: First American Bank of Virginia
Washington Square Shopping Center
State Route 17 & Dare Road,
Grafton

Br: Signet Bank/Virginia
Washington Square Shopping Center,
U.S. Route 17, Grafton

(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR
SUBSIDIARIES

American National Bankshares, Inc., 628 Main Street, Danville, Virginia 24541
C.E.O. - James A. Motley, President

American National Bank and Trust Company, Danville, VA

Ballston Bancorp, Inc., 1275 K Street, N.W., Washington, DC 22001

C.E.O. - Eugene J. Metzger, Chairman of the Board

Bank of Northern Virginia, Arlington, VA

Bancshares 2000, Inc., 12355 Sunrise Valley Drive, Reston, Virginia 22091

C.E.O. - Dennis J. Roberts, Chairman of the Board

Bank 2000, National Association, McLean, VA

Bank Star, National Association, Reston, VA

Jefferson Bank & Trust Company, Greenbelt, MD

Bank of Southside Virginia Corporation, The, P.O. Box 40, Carson, Virginia 23830

C.E.O. - John H. Clements, President

The Bank of Southside Virginia, Carson, VA

Benchmark Community Bankshares, Inc., P.O. Box 369, Kenbridge, Virginia 23944

C.E.O. - Ben L. Watson, III, President

Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., P.O. Box 609, Luray, Virginia 22835

C.E.O. - Leland F. Pittman, President

The Page Valley National Bank of Luray, Luray, VA

C&S/Sovran Corporation, One Commercial Place, P.O. Box 600, Norfolk, Virginia 23501

C.E.O. - Albert B. Gornto, Jr., President

Sovran Bank, N.A., Richmond, VA

Sovran Bank/Maryland, Bethesda, MD

Sovran Bank/D.C. National, Washington, D.C.

Sovran Bank/Central South, Nashville, TN

Sovran Bank/Greenville, Greenville, TN

Sovran Bank/Tri-Cities, Johnson City, TN

Sovran Bank/Kentucky, Hopkinsville, KY

The Citizens and Southern National Bank, Atlanta, GA

The Citizens and Southern National Bank of S. C., Columbia, SC

The Citizens and Southern National Bank of Florida, Fort Lauderdale, FL

The Citizens and Southern Bank of Duval County, Neptune Beach, FL

The Citizens and Southern Bank of Monroe County, Marathon, FL

Citizens and Southern Trust Company (Georgia), National Association,

Atlanta, GA

Citizens and Southern Trust Company (South Carolina), National Association,

Columbia, SC

Citizens and Southern Trust Company (Florida), National Association,

Fort Myers, FL

Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, Virginia 23261

C.E.O. - Carroll L. Saine, Chairman of the Board

Central Fidelity Bank, Richmond, VA

Central Fidelity Bank, National Association, Richmond, VA

Central Virginia Bankshares, Inc., P.O. Box 39, Powhatan, Virginia 23139

C.E.O. - Ralph L. Lyons, President

Central Virginia Bank, Powhatan, VA

Chesapeake Financial Shares, Inc., 97 North Main Street, P.O. Box 1419, Kilmarnock, Virginia 22482

C.E.O. - Douglas D. Monroe, Jr., President

Chesapeake National Bank, Kilmarnock, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR
SUBSIDIARIES

Citizens Bancorp, 14401 Sweitzer Lane, Laurel, Maryland 20707

C.E.O. - Alfred H. Smith, Jr., Chairman of the Board

Citizens Bank of Maryland, Laurel, MD

Citizens Bank of Virginia, Arlington, VA

Citizens Bank of Washington, N.A., Washington, DC

Commonwealth Bankshares, Inc., 403 Boush Street, Norfolk, Virginia 23510

C.E.O. - E. J. Woodard, Jr.

Bank of the Commonwealth, Norfolk, VA

Community Bankshares, Incorporated, P.O. Box 2166, Petersburg, Virginia 23804

C.E.O. - Nathan S. Jones, III, President

The Community Bank, Petersburg, VA

Crestar Financial Corporation, 919 East Main Street, P.O. Box 26665, Richmond, Virginia 23261

C.E.O. - Richard G. Tilghman, Chairman of the Board

Crestar Bank, Richmond, VA

Crestar Bank, N.A., Washington, DC

Crestar Bank Maryland, Bethesda, MD

Dominion Bankshares Corporation, P.O. Box 13327, Roanoke, Virginia 24040

C.E.O. - Warner N. Dalhouse, President

Dominion Bank of Shenandoah Valley, N. A. Harrisonburg, VA

Dominion Bank of Greater Hampton Roads, N.A., Norfolk, VA

Dominion Bank, National Association, Roanoke, VA

Dominion Bank of Maryland, N. A., Bethesda, MD

Dominion Bank of Washington, N. A., Washington, DC

Dominion Bank of Middle Tennessee, Nashville, TN

Citizens Union Bank, Rogersville, TN

Merchants & Planters Bank, Newport, TN

F & M Bank Corp., P.O. Box F, Timberville, Virginia 22853

C.E.O. - Dan B. Todd, President

Farmers & Merchants Bank, Timberville, VA

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601

C.E.O. - Wilber M. Feltner, President

F & M Bank-Central Virginia, Charlottesville, VA

F & M Bank - Massanutten, N.A., Harrisonburg, VA

F & M Bank - Richmond, Richmond, VA

Farmers and Merchants National Bank, Winchester, VA

F&M Bank - Martinsburg, Martinsburg, WV

Blakeley Bank and Trust Company, Ranson, WV

The First National Bank of Broadway, Broadway VA

Fauquier National BankShares, Inc., 10 Courthouse Square, P.O. Box 561, Warrenton, Virginia 22186

C.E.O. - C. Hunton Tiffany, President

The Fauquier National Bank, Warrenton, VA

First American Bankshares, Inc., 15th & H Streets, N.W., Washington, DC 20005

C.E.O. - Jack W. Beddow, President

First American Bank, N.A., Washington, DC

First American Bank of Maryland, Silver Spring, MD

First American Bank of Virginia, McLean, VA

First American Bank of New York, Albany, NY

Valley Fidelity Bank and Trust Company, Knoxville, TN

First American Bank of Georgia, N.A., Atlanta, GA

First American International Bank, Miami, FL

First American Bank of Pensacola, Pensacola, FL

First National Bankshares, Inc., 401 Halifax Street, P.O. Box 955, Emporia, Virginia 23847

C.E.O. - J. R. Gobble, Jr., President

The First National Bank of Emporia, Emporia, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR
SUBSIDIARIES

First National Corporation, P.O. Box 349, Strasburg, Virginia 22657

C.E.O. - Ronald F. Miller, President

The First National Bank of Strasburg, Strasburg, VA

First Patriot Bankshares Corporation, 4165 Chain Bridge Road, P.O. Box 460, Fairfax, Virginia 22030

C.E.O. - Carroll C. Markley

Patriot National Bank of Reston, Reston, VA

First Potomac BanCorp, Inc., 133 Maple Avenue, East, P.O. Box 3000, Vienna, Virginia 22180

C.E.O. - Wilson L. Harrison, President

Sailors and Merchants Bank and Trust, Vienna, VA

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22042

C.E.O. - Robert H. Zalokar, Chairman of the Board

First Virginia Bank-Piedmont, Lynchburg, VA

First Virginia Bank-Planters, Bridgewater, VA

First Virginia Bank-Central, Charlottesville, VA

First Virginia Bank-Highlands, Covington, VA

First Virginia Bank-Mountain Empire, Damascus, VA

First Virginia Bank, Falls Church, VA

First Virginia Bank-Southside, Farmville, VA

First Virginia Bank-Commonwealth, Grafton, VA

First Virginia Bank of Tidewater, Norfolk, VA

First Virginia Bank-Clinch Valley, Richlands, VA

First Virginia Bank-Colonial, Richmond, VA

First Virginia Bank-Southwest, Roanoke, VA

First Virginia Bank-Franklin County, Rocky Mount, VA

First Virginia Bank-South Hill, South Hill, VA

First Virginia Bank of Augusta, Staunton, VA

First Virginia Bank-Shenandoah Valley, Woodstock, VA

The Commercial Bank, Bel Air, MD

Tri-City Bank and Trust Company, Blountsville, TN

United Bank and Trust Company of Maryland, Upper Marlboro, MD

Bank of Madisonville, Madisonville, TN

Clifton Trust Bank, Cockeysville, MD

Fredericksburg National Bancorp, Inc., 2403 Fall Hill Avenue, P.O. Box 7207, Fredericksburg, Virginia 22404

C.E.O. - Charles T. Lewis, President

The National Bank of Fredericksburg, Fredericksburg, VA

George Mason Bankshares, Inc., P.O. Box 600, Fairfax, Virginia 22030

C.E.O. - Marshall H. Groom, President

The George Mason Bank, Fairfax, VA

George Washington Banking Corporation, The, 1421 Prince Street, Alexandria, Virginia 22314

C.E.O. - J. William Kilpatrick, President

The George Washington National Bank, Alexandria, VA

Harvest Bancorp, Inc., P.O. Box 9, Hamilton, Virginia 22068

C.E.O. - Clyde C. Lamond, III, Chairman of the Board

The Farmers & Merchants National Bank, Hamilton, VA

Independent Banks of Virginia, Inc., 1450 South Military Highway, Suite 6, Chesapeake, Virginia 23320

C.E.O. - J. Morgan Davis, President

Heritage Bank & Trust, Norfolk, VA

Princess Anne Commercial Bank, Virginia Beach, VA

The Heritage Bank, McLean, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR
SUBSIDIARIES

James Madison Limited, 1730 M Street, N.W., Washington, DC 20036

C.E.O. - K. Donald Menefee, Chairman of the Board
 Madison National Bank, Washington, DC
 United National Bank, Washington, DC
 Madison Bank of Maryland, Silver Spring, MD
 Madison National Bank of Virginia, McLean, VA

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902

C.E.O. - Hovey S. Dabney, Chairman of the Board & President
 Jefferson National Bank, Charlottesville, VA

Marathon Financial Corporation, 4178 Valley Pike, Winchester, Virginia 22601

C.E.O. - Thomas A. Nida, President
 The Marathon Bank, Stephens City, VA

Mercantile Bankshares Corporation, Two Hopkins Plaza, P.O. Box 1477, Baltimore, Maryland 21201

C.E.O. - H. Furlong Baldwin, Chairman of the Board
 The Annapolis Banking and Trust Company, Annapolis, MD
 Bank of Southern Maryland, La Plata, MD
 Calvert Bank and Trust Company, Prince Frederick, MD
 The Chestertown Bank of Maryland, Chestertown, MD
 The Citizens National Bank, Laurel, MD
 County Banking & Trust Company, Elkton, MD
 The Fidelity Bank, Frostburg, MD
 The First National Bank of St. Mary's, Leonardtown, MD
 The Forest Hill State Bank, Forest Hill, MD
 Fredericktown Bank and Trust Company, Frederick, MD
 Mercantile-Safe Deposit & Trust Company, Baltimore, MD
 Peninsula Bank, Princess Anne, MD
 The Peoples Bank of Maryland, Denton, MD
 Potomac Valley Bank, Gaithersburg, MD
 St. Michaels Bank, St. Michaels, MD
 Westminster Bank and Trust Company of Carroll County, Westminster, MD
 The Eastville Bank, Eastville, VA
 Baltimore Trust Company, Shelbyville, DE
 Farmers & Merchants Bank-Eastern Shore, Onley, VA

National Bankshares, Inc., 100 South Main Street, Blacksburg, Virginia 24060

C.E.O. - James G. Rakes, President
 The National Bank of Blacksburg, Blacksburg, VA

NCNB Corporation, 1 NCNB Plaza, Charlotte, North Carolina 28255

C.E.O. - Hugh L. McColl, Jr., Chairman of the Board
 NCNB National Bank of North Carolina, Charlotte, NC
 NCNB Virginia, McLean, VA
 NCNB National Bank, Atlanta, GA
 NCNB National Bank of Florida, Tampa, FL
 NCNB National Bank of South Carolina, Columbia, SC
 NCNB National Bank of Maryland, Baltimore, MD
 NCNB Texas National Bank, Dallas, TX

Northern Neck Bankshares Corporation, 2 East Richmond Road, P.O. Box 68, Warsaw, Virginia 22572

C.E.O. - E. Peyton Motley, President
 Northern Neck State Bank, Warsaw, VA

Old Point Financial Corporation, 1 West Mellen Street, Hampton, Virginia 23663

C.E.O. - Robert F. Shuford, President
 Old Point National Bank of Phoebus, Hampton, VA

Page Bankshares, Inc., P.O. Box 10, Stanley, Virginia 22851

C.E.O. - Douglas C. Will, President
 The Farmers and Merchants National Bank of Stanley, Stanley, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR
SUBSIDIARIES

Piedmont BankGroup, Incorporated, P.O. Box 4751, Martinsville, Virginia 24115

C.E.O. - Irving M. Groves, Jr., President
Piedmont Trust Bank, Martinsville, VA
The First National Bank of Ferrum, Ferrum, VA
First Community Bank, Forest, VA
Bank of Carroll, Hillsville, VA
The First National Bank of Saltville, Saltville, VA
The First National Bank of Stuart, Stuart, VA

PNB Financial Corporation, P.O. Box 93, Warrenton, Virginia 22186

C.E.O. - Fred G. Wayland, Jr., President
The Peoples National Bank of Warrenton, Warrenton, VA

Powell Valley Bankshares, Inc., P.O. Box 100, Jonesville, Virginia 24263

C.E.O. - Lloyd C. Martin, Senior Vice President
Powell Valley National Bank, Jonesville, VA

Premier Bankshares Corporation, P.O. Box 909, Tazewell, Virginia 24651

C.E.O. - Jack P. Chambers, President
Bank of Speedwell, Incorporated, Speedwell, VA
Tazewell National Bank, Tazewell, VA
Peoples Bank, Inc., Honaker, VA
The Richlands National Bank, Richlands, VA
Bank of Shawsville, Shawsville, VA

Rappahannock Bankshares, Inc., P.O. Box 179, Washington, Virginia 22747

C.E.O. - Elisabeth J. Jones, President
The Rappahannock National Bank, Washington, VA

Regency Financial Shares, Inc., 207 West Franklin Street, Richmond, Virginia 23220

C.E.O. - Herbert E. Marth, Jr., President
Regency Bank, Richmond, VA

Riggs National Corporation, 800 17th Street, N.W., Washington, DC 20006

C.E.O. - J. L. Allbritton, Chairman of the Board
Riggs National Bank of Washington D.C., The, Washington, D.C.
Riggs National Bank of Virginia, The, Merrifield, VA
Riggs National Bank of Maryland, The, Rockville, MD

Second National Financial Corporation, 102 South Main Street, P.O. Box 71, Culpeper, Virginia 22701

C.E.O. - W. Douglas Kyle, Jr., President
Second National Bank, Culpeper, VA

Signet Banking Corporation, 7 North Eighth Street, P.O. Box 25970, Richmond, Virginia 23260

C.E.O. - Robert M. Freeman, President
Signet Bank/Virginia, Richmond, VA
Signet Bank/Maryland, Baltimore, MD
Signet Bank, N.A., Washington, D.C.

Southwest Virginia Bankshares, Inc., P.O. Box 1067, Marion, Virginia 24354

C.E.O. - William D. Smith, President
The Bank of Marion, Marion, VA

United Bankshares, Inc., P.O. Box 1508, Parkersburg, West Virginia 26102

C.E.O. - Richard M. Adams, Chairman of the Board
Bank First, National Association, McLean, VA
United National Bank, Parkersburg, WV
United National Bank-North, Wheeling, WV
United National Bank-Central, Weston, WV

United Financial Banking Companies, Inc., 8399 Leesburg Pike, Vienna, Virginia 22182

C.E.O. - Ralph E. Jewell, Chairman of the Board & President
The Business Bank, Vienna, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR
SUBSIDIARIES

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, Virginia 23093
C.E.O. - A. Pierce Stone, President
Virginia Community Bank, Louisa, VA

TRUST SUBSIDIARIES
Dominion Trust Company
213 South Jefferson Street
Roanoke, Virginia 24040

Signet Trust Company
Seven North Eighth Street
Richmond, Virginia 23219

FOREIGN BRANCHES AND EDGE ACT BANKS

Signet Banking Corporation, Richmond, Virginia
Signet Bank/Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands
Signet Bank/Virginia, Richmond, Virginia
Signet Bank International, Richmond, Virginia (Edge Act)
Signet Bank (Bahamas) Limited, Nassau, Bahamas

Crestar Financial Corporation, Richmond, Virginia
Crestar Bank, Richmond, Virginia
Branch: Georgetown, Cayman Islands

**CONSOLIDATED REPORT OF CONDITION VIRGINIA SAVINGS INSTITUTIONS
DECEMBER 31, 1989 AND DECEMBER 31, 1990 (DOLLAR AMOUNTS IN THOUSANDS)**

	19 Savings Institutions December 31, 1989	11 Savings Institutions December 31, 1990
	148 branches	21 branches
ASSETS		
1. Cash, Deposits and Investment Securities	\$ 455,276	\$ 165,588
2. Mortgage Pool Securities.....		198,316
3. Mortgage Loans.....	4,551,874	649,929
4. Nonmortgage Loans	308,027	65,551
5. Repossessed Assets.....	73,204	17,450
6. Real Estate Held for Investment.....	2,764	98
7. Investments in Service Corps and Subsidiaries	192,515	6,995
8. Office Premises and Equipment.....	98,763	14,938
9. Other Assets	146,309	18,782
10. TOTAL ASSETS	<u>\$5,828,732</u>	<u>\$1,137,647</u>
LIABILITIES		
11. Deposits	\$4,497,998	\$ 810,019
12. Unamortized Yield Adjustments on Deposits		(397)
13. Advances From FHLBank.....	630,597	114,910
14. Other Borrowings	411,694	154,962
15. Other Liabilities.....	61,161	12,899
16. TOTAL LIABILITIES.....	<u>\$5,601,450</u>	<u>\$1,092,393</u>
17. Redeemable Preferred Stock and Minority Interest	-0-	-0-
EQUITY CAPITAL		
18. Perpetual Preferred Stock	\$ -0-	\$ -0-
19. Common Stock	43,351	5,820
20. Paid in Excess of Par	-0-	25,619
21. Unrealized Losses on Marketable Equity Securities	-0-	(87)
22. Retained Earnings	183,931	13,902
23. TOTAL EQUITY CAPITAL	<u>\$ 227,282</u>	<u>\$ 45,254</u>
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL.....	<u>\$5,828,732</u>	<u>\$1,137,647</u>

SAVINGS INSTITUTION APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

NEW SAVINGS INSTITUTIONS

Date Received	Institution	Location	Activity
9/14/90	Richmond Interim Savings Bank	1007 East Main Street City of Richmond, VA	Approved 9/28/90
9/14/90	Henrico Interim Savings Bank	421 East Franklin Street City of Richmond, VA	Approved 9/28/90
9/14/90	Interim Savings and Loan Association	Fifth and Franklin Streets City of Richmond, VA	Withdrawn 9/20/90

ACQUISITIONS OF SAVINGS INSTITUTIONS PURSUANT
TO SECTION 6.1-194.87 OF THE VIRGINIA CODE

Date Received	Description	Activity
3/13/90	First Commonwealth Financial Corp. Alexandria, VA to acquire 100% of the voting shares of First Commonwealth Savings Bank, Alexandria, VA	Approved 5/25/90
9/14/90	Crestar Financial Corporation, Richmond, VA to acquire Richmond Interim Savings Bank, Richmond, VA	Approved 9/28/90
9/14/90	Crestar Financial Corporation, Richmond, VA to acquire Henrico Interim Savings Bank, Richmond, VA	Approved 9/28/90
9/14/90	First Virginia Banks, Inc., Falls Church, VA to acquire Interim Savings and Loan Association, Richmond, VA	Withdrawn 9/20/90

ACQUISITIONS OF SAVINGS INSTITUTIONS PURSUANT
TO CHAPTER 3.01, ARTICLE 11, OF TITLE 6.1 OF THE VIRGINIA CODE

Date Received	Description	Activity
8/24/89	Second National Federal Savings Bank, Salisbury, MD to acquire Sunrise Federal Savings and Loan Association, Fairfax, VA	Approved 1/24/90

SAVINGS INSTITUTION APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

BRANCHES

Date Received	Institution	Location	Activity
2/27/90	Seaboard Savings and Loan Association Virginia Beach, VA	2901 Cedar Road City of Chesapeake, VA	Approved 5/17/90
9/14/90	Henrico Interim Savings Bank Richmond, VA	9811 Hull Street Road Chesterfield County, VA	Approved 9/28/90
9/14/90	Henrico Interim Savings Bank Richmond, VA	12199 Gayton Road Henrico County, VA	Approved 9/28/90
9/14/90	Henrico Interim Savings Bank Richmond, VA	13180 Midlothian Turnpike Chesterfield County, VA	Approved 9/28/90
9/14/90	Henrico Interim Savings Bank Richmond, VA	8545 Patterson Avenue Henrico County, VA	Approved 9/28/90
9/14/90	Henrico Interim Savings Bank Richmond, VA	101 England Street, Ashland Hanover County, VA	Approved 9/28/90
9/14/90	Henrico Interim Savings Bank Richmond, VA	1206 Willow Lawn Drive Henrico County, VA	Approved 9/28/90
9/14/90	Henrico Interim Savings Bank Richmond, VA	728 East Main Street City of Richmond, VA	Approved 9/28/90
9/14/90	Henrico Interim Savings Bank Richmond, VA	6845 Midlothian Turnpike City of Richmond, VA	Approved 9/28/90
9/14/90	Richmond Interim Savings Bank Richmond, VA	11655 Midlothian Turnpike Chesterfield County, VA	Approved 9/28/90
9/14/90	Richmond Interim Savings Bank Richmond, VA	3631 Mechanicsville Turnpike Henrico County, VA	Approved 9/28/90
9/14/90	Richmond Interim Savings Bank Richmond, VA	5801 Patterson Avenue City of Richmond, VA	Approved 9/28/90

SAVINGS INSTITUTION STATUS CHANGES - 1990

BRANCH OPENINGS

- July 27 Seaboard Savings and Loan Association, Virginia Beach, VA opened a branch office at 2901 Cedar Road, City of Chesapeake, VA

BRANCH RELOCATIONS

- April 16 Investors Savings Bank, Richmond, VA relocated its branch office from 8837 Eclipse Drive to 1589 Bridge Road, both in the City of Suffolk, VA
- September 17 Investors Savings Bank, Richmond, VA relocated its branch office from 5007 Brook Road, City of Richmond, VA to Brook Run Shopping Center, Henrico County, VA

CONVERSIONS - STATE CHARTER TO FEDERAL CHARTER

- March 1 Ameribanc Savings Bank, Annandale, VA converted to a federal stock charter under the title of Ameribanc Savings Bank, F.S.B.
- March 6 First Colonial Savings Bank, Hopewell, VA converted to a federal stock charter under the title of First Colonial Bank, Federal Savings Bank.
- August 8 Southwest Virginia Savings and Loan Association, Roanoke, VA converted to a federal stock charter under the title of Southwest Virginia Savings Bank, F.S.B.
- October 4 Seaboard Savings and Loan Association, Virginia Beach, VA converted to a federal stock charter under the title of Seaboard Savings Bank, F.S.B.
- October 24 Guaranty Savings and Loan Association, Charlottesville, VA converted to a federal stock charter under the title of Guaranty Savings and Loan, F.A.
- December 27 Jefferson Savings and Loan Association, Warrenton, VA converted to a federal stock institution under the title of Jefferson Savings and Loan Association, F.A.
- December 28 Investors Savings Bank, Richmond, VA converted to a federal stock charter under the title of Investors Savings Bank, F.S.B.

RECEIVERSHIP

- July 31 The Resolution Trust Corporation was appointed the sole receiver of United Savings Bank, Vienna, VA

SAVINGS INSTITUTION STATUS CHANGES - 1990

BRANCH CLOSINGS

January	31	Newport News Savings Bank, Newport News, VA closed its branch office at 2600 Washington Avenue, City of Newport News, VA
March	16	Ameribanc Savings Bank, Annandale, VA closed its branch office at 951 North Fairfax Street, City of Alexandria, VA
March	30	Investors Savings Bank, Richmond, VA closed its branch office at 11272 Patterson Avenue, Henrico County, VA
September	14	Investors Savings Bank, Richmond, VA closed its branch office at 1152 Wilkinson Road, Henrico County, VA
October	11	Newport News Savings Bank, Newport News, VA closed its branch office at Route 360, Warsaw, Richmond County, VA

	SL-217 FIRST COMMONWEALTH SAVINGS BANK ALEXANDRIA 1 OFFICE	SL-129 CAROLINE SAVINGS BANK BOWLING GREEN 2 OFFICES
ASSETS		
1. Cash, Deposits and Investment Securities	\$103,668	\$ 2,871
2. Mortgage Pool Securities	88,941	1,296
3. Mortgage Loans	137,100	22,208
4. Nonmortgage Loans	143	4,542
5. Repossessed Assets	0	0
6. Real Estate Held for Investment	0	0
7. Investments in Service Corps and Subsidiaries	1,005	53
8. Office Premises and Equipment	3,396	573
9. Other Assets	4,182	457
10. TOTAL ASSETS	\$338,437	\$32,002
LIABILITIES		
11. Deposits	\$202,253	\$26,006
12. Unamortized Yield Adjustments on Deposits	0	0
13. Advances From FHLBank	19,000	3,700
14. Other Borrowings	100,400	0
15. Other Liabilities	2,492	252
16. TOTAL LIABILITIES	\$324,147	\$29,958
17. Redeemable Preferred Stock and Minority Interest	0	0
EQUITY CAPITAL		
18. Perpetual Preferred Stock	0	0
19. Common Stock	100	400
20. Paid in Excess of Par	6,622	831
21. Unrealized Losses on Marketable Equity Securities	0	0
22. Retained Earnings	7,568	813
23. TOTAL EQUITY CAPITAL	\$ 14,290	\$ 2,044
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL	\$338,437	\$32,002

• Mutual Association

DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

SL-216 VIRGINIA SAVINGS BANK	SL-201 COMMONWEALTH SAVINGS BANK OF VIRGINIA	SL-142 IMPERIAL SAVINGS AND LOAN ASSOCIATION	SL-84 NEWPORT NEWS SAVINGS BANK	SL-191 SHORE SAVINGS BANK
FRONT ROYAL	MANASSAS	MARTINSVILLE	NEWPORT NEWS	ONLEY
3 OFFICES	4 OFFICES	1 OFFICE	10 OFFICES	4 OFFICES
\$ 4,876	\$ 5,000	\$2,423	\$ 24,941	\$ 3,302
2,438	0	336	92,476	694
36,685	63,785	3,313	202,310	52,088
4,443	13,273	1,106	17,244	1,304
0	4,526	58	7,987	115
0	0	0	0	98
285	1	0	4,828	0
1,017	1,706	56	3,351	1,164
702	2,111	84	9,106	552
\$50,446	\$90,402	\$7,376	\$362,443	\$59,317
\$46,988	\$71,715	\$6,770	\$224,737	\$53,395
0	0	0	(394)	0
100	15,250	0	71,700	1,800
0	0	0	51,410	0
677	320	34	6,641	328
\$47,765	\$87,485	\$6,804	\$354,094	\$55,523
0	0	0	0	0
0	0	0	0	0
1,188	330	0	1,380	226
553	667	0	11,620	766
0	0	0	0	0
940	1,720	572	(4,651)	2,802
\$ 2,681	\$ 2,917	\$ 572	\$ 8,349	\$ 3,794
\$50,446	\$90,402	\$7,376	\$362,443	\$59,317

	SL-112 *ELIZABETH BUILDING AND LOAN ASSOC. INCORPORATED PORTSMOUTH 1 OFFICE	SL-264 SENTINEL SAVINGS BANK RICHLANDS 2 OFFICES
ASSETS		
1. Cash, Deposits and Investment Securities	\$ 273	\$ 5,570
2. Mortgage Pool Securities.....	4,374	1,761
3. Mortgage Loans.....	0	7,936
4. Nonmortgage Loans.....	0	6,590
5. Repossessed Assets.....	44	85
6. Real Estate Held for Investment.....	0	0
7. Investments in Service Corps and Subsidiaries	0	0
8. Office Premises and Equipment.....	1	329
9. Other Assets	0	138
10. TOTAL ASSETS.....	\$4,692	\$22,409
LIABILITIES		
11. Deposits.....	1,060	20,894
12. Unamortized Yield Adjustments on Deposits	0	0
13. Advances From FHLBank	0	0
14. Other Borrowings.....	3,152	0
15. Other Liabilities.....	133	206
16. TOTAL LIABILITIES.....	\$4,345	\$21,100
17. Redeemable Preferred Stock and Minority Interest	0	0
EQUITY CAPITAL		
18. Perpetual Preferred Stock.....	0	0
19. Common Stock.....	0	884
20. Paid in Excess of Par	0	220
21. Unrealized Losses on Marketable Equity Securities	0	(87)
22. Retained Earnings.....	347	292
23. TOTAL EQUITY CAPITAL.....	\$ 347	\$ 1,309
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL.....	\$4,692	\$22,409

* Mutual Association

DECEMBER 31, 1990 (IN THOUSANDS OF DOLLARS)

SL-286 FIRST SAVINGS BANK OF VIRGINIA	SL-252 LIBERTY SAVINGS BANK
SPRINGFIELD	WARRENTON
2 OFFICES	2 OFFICES
\$ 6,275	\$ 6,389
0	6,000
36,158	88,346
4,932	11,972
712	3,923
0	0
1	820
303	2,842
409	1,041
\$48,790	\$121,333
\$44,796	\$111,403
(3)	0
1,360	2,000
0	0
193	1,423
\$46,346	\$114,826
0	0
0	0
645	467
2,580	1,760
0	0
(781)	4,280
\$ 2,444	\$ 6,507
\$48,790	\$121,333

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING
BRANCHES AND OFFICERS AS OF DECEMBER 31, 1990

(S) Caroline Savings Bank
268 North Main Street
Bowling Green 22427 (Caroline County)
Date Opened - 1974
C.E.O. - W. R. Southworth
Br: Spotsylvania County -
Salem Station Boulevard &
Leavells Road

(S) Commonwealth Savings Bank of
Virginia
9201 West Church Street
Manassas 22110
Year Opened - 1967
C.E.O. - C. W. Whittaker
Br: City of Fairfax -
11180 Lee Highway
— Prince William County -
14091 John Marshall Highway
13414 Dumfries Road

(M) Elizabeth Building and Loan
Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened - 1912
C.E.O. - C. O. Barclay, Jr.

(S) First Commonwealth Savings Bank
301 South Washington Street
Alexandria 22314
Year Opened - 1969
C.E.O. - J. C. York, Jr.

First Savings Bank of Virginia
6206 Rolling Road
Springfield 22152 (Fairfax County)
Year Opened - 1985
C.E.O. - Stephen H. Detwiler
Br: Spotsylvania County -
10693 Courthouse Road
Non-depository Office:
Fairfax County —
Suite 100, 6564 Loisdale Court

(M) Imperial Savings & Loan Association
Incorporated
211 Fayette Street
Martinsville 24112
Year Opened - 1929
C.E.O. - W. B. Muse, Jr.

(S) Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened - 1974
C.E.O. - J. L. Burseson
Br: Fauquier County -
13 Culpeper Street, Warrenton

(S) Newport News Savings Bank
301 Hiden Boulevard
Newport News 23606
Year Opened - 1887
C.E.O. - Gordon L. Gentry, Jr.
Br: City of Hampton -
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News -
13777 Warwick Boulevard
627-79th Street
Gloucester County -
Route 17, Gloucester
Route 17, Gloucester Point
James City County -
1312 Jamestown Road
Lancaster County -
Route 3, Lancaster Shopping
Center, Kilmarnock
York County -
2018 U.S. Route 17, Grafton
Shopping Center, Grafton
Non-Depository Office -
SR Box 242, Marlin Drive,
Duck, Dare County,
North Carolina

(S) Sentinel Savings Bank
315 Railroad Avenue, P.O. Drawer M
Richlands 24641 (Tazewell County)
Year Opened - 1978
C.E.O. - W. David Peters
Br: Tazewell County -
710 East Riverside Drive

(S) Shore Savings Bank
U.S. Route 13, P.O. Box 920
Onley 23418 (Accomack County)
Year Opened - 1962
C.E.O. - Scott C. Harvard
Br: Accomack County -
Maddox Boulevard, Chincoteague
Northampton County -
U.S. Route 13, Cheriton
Bank Street, Exmore

(S) Virginia Savings Bank
Sixth & Commerce Streets
P.O. Box 1238
Front Royal 22630 (Warren County)
Year Opened - 1980
C.E.O. - W. M. Funk
Br: City of Winchester -
35 Featherbed Lane
Shenandoah County -
Intersection of U.S. Route 11 &
State Route 670, Woodstock

(M) Mutual Associations
(S) Stock Associations

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS AND THEIR
BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31,

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings & Loan
Association
301 South Washington Street 22314

CITY OF FAIRFAX

Br: Commonwealth Savings Bank of
Virginia
11180 Lee Highway

CITY OF HAMPTON

Brs: Newport News Savings Bank
30 South Armistead Avenue
2034 Coliseum Drive

CITY OF MANASSAS

Commonwealth Savings Bank of Virginia
9201 West Church Street 22110

CITY OF MARTINSVILLE

Imperial Savings & Loan Association,
Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings Bank
301 Hiden Boulevard 23606
Brs: 13777 Warwick Boulevard
627-79th Street

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association,
Incorporated
319 Washington Street 23704

CITY OF WINCHESTER

Br: Virginia Savings Bank
35 Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Shore Savings Bank
U.S. Route 13
Onley 23418
Br: Maddox Boulevard, Chincoteague

CAROLINE COUNTY

Caroline Savings Bank
268 North Main Street
Bowling Green 22427

FAIRFAX COUNTY

First Savings Bank of Virginia
6206 Rolling Road
Springfield 22152
Non-depository Office:
Suite 100, 6564 Loisdale Court

FAUQUIER COUNTY

Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186
Br: 13 Culpeper Street,
Warrenton

GLOUCESTER COUNTY

Brs: Newport News Savings Bank
Route 17, Gloucester Courthouse
Route 17, Gloucester Point

JAMES CITY COUNTY

Br: Newport News Savings Bank
1312 Jamestown Road

LANCASTER COUNTY

Br: Newport News Savings Bank
Route 3, Lancaster Shopping
Center, Kilmarnock

NORTHAMPTON COUNTY

Brs: Shore Savings Bank
U.S. Route 13, Cheriton
Bank Street, Exmore

PRINCE WILLIAM COUNTY

Brs: Commonwealth Savings Bank of
Virginia
14091 John Marshall Highway
13414 Dumfries Road

SHENANDOAH COUNTY

Br: Virginia Savings Bank
Corner of U.S. Route 11 &
State Route 670, Woodstock

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS AND THEIR
BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31,

SPOTSYLVANIA COUNTY

Br: Caroline Savings Bank
Salem Station Boulevard &
Leavells Road

Br: First Savings Bank of Virginia
10693 Courthouse Road

TAZEWELL COUNTY

Sentinel Savings Bank
315 Railroad Avenue
Richlands 24641

Br: 710 East Riverside Drive

WARREN COUNTY

Virginia Savings Bank
Sixth & Commerce Streets
Front Royal 22630

YORK COUNTY

Br: Newport News Savings Bank
2018 U.S. Route 17, Grafton
Shopping Center, Grafton

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
President - Frederick F. Johnson
Assets - \$406,130

Security Industrial Loan Association
Massey Building, 4th & Main Streets 23219
President - Ezra J. Denerstein
Assets - \$1,098,258

VIRGINIA BEACH

NORFOLK

Fleet Industrial Loan Company
#5 Koger Executive Center 23502
President - John R. Strickland
Assets - \$18,264,529

American Industrial Loan Association
3420 Holland Road 23452
President - Vernon W. Roane
Assets - \$22,994,087

Mutual Savings and Loan Company
Incorporated, The
2001 Granby Street 23510
President - William E. Wood
Assets - \$1,654,674

Essex Industrial Loan Association/Virginia
Beach
200 Golden Oak Court, Suite 202, 23462
President - John B. Syer
Assets - \$6,916,749

RICHMOND

Commercial Credit Plan Industrial Loan
Company
1514 Parham Road 23229
Vice President - E. G. Quesenberry, Jr.
Assets - \$5,967,532

Realty Industrial Loan Corporation
210 East Main Street 23219
President - Hilton W. Goodwyn, Jr.
Assets - \$745,838

Norfolk Industrial Loan Association
200 Golden Oak Court, Suite 300, 23462
President - James T. Davis, Jr.
Assets - \$32,621

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
President - Vernon W. Roane
Assets - \$242,252

INDUSTRIAL LOAN ASSOCIATIONS CONSOLIDATED STATEMENT OF FINANCIAL
CONDITION AS OF DECEMBER 31

	1989	1990
ASSETS		
Cash and balances with banks.....	\$ 1,780,832	\$ 2,107,793
Loan and discounts.....	44,632,414	48,595,513
Other securities.....	649,957	912,650
Premises, furniture & fixtures.....	889,914	1,784,448
Other real estate owned.....	5,533,978	8,332,277
Other assets	1,444,397	1,953,441
TOTAL ASSETS.....	\$54,931,492	\$63,686,122
LIABILITIES		
Bills payable and rediscounts.....	\$ 5,137,774	\$41,984,873
Interest collected but not earned.....	4,317,247	5,363,452
Taxes accrued.....	(225,578)	129,059
Interest accrued on notes.....	389,364	301,247
Other liabilities.....	32,457,439	1,771,527
TOTAL LIABILITIES.....	\$42,076,246	\$49,550,158
CAPITAL		
Capital stock	\$ 836,588	\$ 894,968
Surplus.....	4,051,071	4,408,531
Undivided profits.....	7,513,166	8,886,865
Reserves	454,421	(54,400)
TOTAL CAPITAL.....	\$12,855,246	\$14,135,964
TOTAL LIABILITIES AND CAPITAL.....	\$54,931,492	\$63,686,122

CREDIT UNIONS DECEMBER 31 CONSOLIDATED BALANCE SHEET

	1989	1990
ASSETS		
Loans.....	\$ 829,678,424	\$ 855,772,390
Less: Allowance for Loan Losses	(4,889,597)	(5,968,847)
Cash.....	22,235,897	19,824,053
U.S. Government Obligations	21,074,194	20,276,515
Federal Agency Securities.....	86,420,882	118,595,593
Common Trust Investments (ICU NIFCU's, Mutual Funds).....	2,612,389	2,153,009
Shares, Deposits & Certificates in Corporate Centrals	66,281,790	105,507,536
Shares, Deposits & Certificates in Banks, S&L's & MSB's.....	62,860,323	97,773,032
Shares, Deposits & Certificates in other Credit Unions	762,443	109,000
Loans to Other Credit Unions.....	123,450	123,451
Share Insurance Capitalization Deposit	9,050,681	9,726,977
All Other Investments.....	452,887	1,332,892
Less: Allowance for Investment Loss.....	(135,576)	(197,690)
Land and Buildings (Net of Depreciation).....	10,706,918	13,258,974
Other Fixed Assets (Net of Depreciation).....	6,380,567	5,936,004
All Other Assets.....	8,226,623	9,711,050
TOTAL ASSETS	\$1,121,842,295	\$1,253,933,939
LIABILITIES SAVINGS EQUITY		
Promissory Notes.....	\$ 1,012,345	\$ 828,324
Other Notes/Interest Payable	979,189	569,371
Accounts Payable.....	4,753,811	8,492,881
Dividends Payable.....	4,126,235	4,938,900
TOTAL LIABILITIES	\$ 10,871,580	\$ 14,829,476
Share Certificates.....	\$ 245,286,309	\$ 302,100,858
Share Draft Accounts.....	75,868,701	77,039,852
IRA Accounts.....	145,900,512	168,226,369
Other Shares.....	538,998,802	575,512,355
TOTAL SHARES	\$1,006,054,324	\$1,122,879,434
Regular/Statutory Reserve.....	\$ 39,007,214	\$ 39,447,172
Other Reserves.....	21,093,534	25,222,171
Undivided Earnings	44,815,643	51,555,686
TOTAL EQUITY	\$ 104,916,391	\$ 116,225,029
TOTAL LIABILITIES & EQUITY	\$1,121,842,295	\$1,253,933,939

Number of Credit Unions in Operation.....

98

96

CREDIT UNIONS CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

	1989	1990
INCOME		
Interest on Loans (Gross).....	\$ 90,613,116	\$ 95,953,465
Less: Interest Refunded.....	(48,051)	(24,702)
Income from Investments.....	21,205,464	25,324,613
Fee Income.....	2,956,004	3,624,687
Other Operating Income.....	2,148,055	2,281,979
TOTAL GROSS INCOME.....	\$116,874,588	\$127,160,042
EXPENSES		
Employee Compensation & Benefits.....	\$ 14,609,647	\$ 16,371,491
Travel & Conference Expense.....	505,481	559,501
Office Occupancy Expense.....	1,754,226	1,946,060
Office Operations Expense.....	6,672,670	7,435,508
Education & Promotional Expenses.....	720,925	825,028
Loan Servicing Expense.....	1,715,485	1,926,467
Professional & Outside Services.....	1,848,355	2,046,489
Provision for Investment Losses.....	131,576	6,364
Provision for Loan Losses.....	3,839,159	4,577,295
Members Insurance.....	1,806,269	1,777,314
Operating Fees (Exam & Super Fee).....	448,092	452,362
Interest on Borrowed Money.....	280,188	104,302
Miscellaneous Operating Expenses.....	995,194	1,208,920
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS.....	\$ 35,327,267	\$ 39,237,101
NET INCOME (LOSS) BEFORE DIVIDENDS.....	\$ 81,547,321	\$ 87,922,941
Gain (loss) on Investments.....	\$ 206,258	\$ 148,444
Gain (loss) on Deposition of Fixed Assets.....	(41,593)	(8,950)
Other Non-Operating Income (Expense).....	6,367	417
TOTAL NON-OPERATING GAINS (LOSS).....	\$ 171,032	\$ 139,911
Total Net Income (loss) Before Dividends.....	\$ 81,718,353	\$ 88,062,852
Dividends.....	67,223,796	73,819,041
Net Income (loss) After Dividends.....	\$ 14,494,557	\$ 14,243,811
Less Required Transfer to Statutory Reserve.....	\$ 2,951,069	\$ 2,307,570
Change to Undivided Earnings as a Result of Operations.....	\$ 11,543,488	\$ 11,936,241

CREDIT UNIONS

Name, Location & Branches	Date Opened	Treasurer	Total Assets
ALEXANDRIA			
A.B. and W. Transit Employees Credit Union, Incorporated 614 Washington Street 22314	4/17/52	R. Croson	\$ 10,583,526
Alexandria Postal Credit Union, Incorporated 1100 Wythe Street 22314	3/23/49	S. A. Jennings	\$ 1,527,417
Allied Service Employees Credit Union, Incorporated 121 South Royal Street P.O. Box 1726, 22313	10/8/54	A. V. Cangiano	\$ 393,776
City of Alexandria Employees Credit Union, Inc. 1434 Duke Street 22314	10/13/58	M. Conner	\$ 4,991,215
ARLINGTON			
AMS Credit Union 1777 North Kent Street 22209	8/31/77	D. G. Laufer	\$ 855,903
Arlington County Employees Credit Union, Incorporated 3900 North Fairfax Drive, Suite 300, 22203 Brs: 2100 Clarendon Boulevard, Courthouse Plaza, Room 506, Arlington, VA 22201 1701 North George Mason Drive, Arlington, VA 22205	2/27/53	P. E. Long	\$ 18,203,726
BLACKSBURG			
E.T.C. Virginia Credit Union, Incorporated 1501 North Main Street 24060	3/24/52	G. K. Thomas	\$ 95,404
CEDAR BLUFF			
S & S Machinery Credit Union Route 3, Box 70, 24609	3/1/72	D. Robinette	\$ 764,757
CHARLOTTESVILLE			
University of Virginia Employees Credit Union, Inc. 222 Lee Street, University of Virginia Hospital PO Box 431, 22908 Brs: 1932 Arlington Boulevard, Charlottesville, VA 22903 Blue Kidge Hospital, Room 51, Charlottesville, VA 22901 436 Lexington Avenue, Charlottesville, VA 22901	5/19/54	C. T. Gillet	\$ 40,752,623

CREDIT UNIONS

Name, Location & Branches	Date Opened	Treasurer	Total Assets
CHESAPEAKE			
Chesapeake City Employees Credit Union 401 Albemarle Drive, Suite 102, 23320	5/18/71	J. R. Warren, Jr.	\$ 2,163,035
Chesapeake Public School Employee's Credit Union, Inc. 544 Battlefield Boulevard South 23320	4/2/61	L. F. Lane	\$ 4,010,756
Norfolk Southern Employees' Credit Union Incorporated 1324 North Battlefield Boulevard, Suite 3-F, 23320	4/26/28	T. E. Coates, Jr.	\$ 2,130,663
Texaco Employees' Credit Union, Incorporated Foot of Rosemont Avenue P.O. Box 5827, 23320	11/12/53	L. L. Dail	\$ 639,177
COVINGTON			
Hercules Covington Employees Credit Union 424 West Prospect Street 24426	9/4/69	D. Hicks	\$ 371,760
WECCU Credit Union 201 North Maple Avenue 24426	9/17/53	C. Landis, Sr.	\$ 10,554,556
DANVILLE			
Danville Postal Credit Union, Incorporated 700 Main Street P.O. Box 1344, 24543	4/1/27	T. W. Scott	\$ 1,414,804
Piedmont Educational Employees' Credit Union, Incorporated 306 Poplar Street P.O. Box 1708, 24541	5/12/69	R. Dorr	\$ 6,062,420
R and B Employees Credit Union 700 Monument Street P.O. Box 331, 24541	2/6/70	J. B. Warren	\$ 117,968
U. S. E. Credit Union 1901 Goodyear Boulevard P.O. Box 2117, 24541	4/12/79	J. W. Barker	\$ 1,647,676
FAIRFAX			
Fairfax County Employees Credit Union Incorporated 3857 Plaza Drive 22030	4/29/58	J. L. Lemons	\$ 39,436,897

CREDIT UNIONS

Name, Location & Branches	Date Opened	Treasurer	Total Assets
FALLSCHURCH			
Healthcare Systems Credit Union 3300 Gallows Road 22046 Br: 8300 Arlington Boulevard, Suites D1 & E1, Fairfax, VA 22031	2/16/70	H. A. Schmitt, Jr.	\$ 11,356,848
FORT MONROE			
Fort Monroe Credit Union, Incorporated Building T-261, Patch Road 23651 Br: 227 Willow Oaks Square, Hampton, VA 23669 108 West Mercury Boulevard, Hampton, VA 23669	9/15/53	R. E. Baughan, Jr.	\$ 16,031,988
HAMPTON			
Hampton City Employees Credit Union, Incorporated City Hall Building, 22 Lincoln Street 23669 Br: 419 North Armistead Avenue, Hampton, VA 23669	11/17/55	L. C. Riggs, Jr.	\$ 3,027,753
Hampton Roads Educators Credit Union, Inc. 2130 Cunningham Drive 23666	4/6/54	J. H. Furlow	\$ 10,298,034
HOPEWELL			
ICI Employees Credit Union Discovery Drive, Bermuda Hundred P.O. Box 411, 23860	1/30/76	R. T. Williams	\$ 464,214
LEESBURG			
Loudoun Credit Union 2A West Loudoun Street 22075	2/3/78	L. C. Turner	\$ 2,187,362
LOVINGSTON			
N.C.S.E. Credit Union, Inc. Nelson County School Board Office 22949	6/25/70	P. M. Drumheller	\$ 396,634
LURAY			
Valley Credit Union Route 3, Box 66, 22835	11/4/75	R. Lancaster	\$ 162,455
LYNCHBURG			
Campbell County Employees Credit Union, Inc. 4528 Golf Park Drive 24502	9/19/56	E. Taylor	\$ 325,270
Lynchburg Appalachian Employees Credit Union, Incorporated 4001 Mayflower Drive 24501	6/28/54	T. L. Knight	\$ 238,792

CREDIT UNIONS

Name, Location & Branches	Date Opened	Treasurer	Total Assets
Lynchburg General Credit Union Tate Springs Road 24501	10/1/70	D. Gough	\$ 440,198
Lynchburg Postal and Federal Employees Credit Union, Incorporated 3300 Odd Fellows Road, Room 103, Main Post Office 24506	5/1/26	J. G. Meyers, Jr.	\$ 3,862,303
Strother Drug Employees Credit Union, Incorporated 9221 Timberlake Road 24502	4/24/57	M. J. Morrison	\$ 108,166
T.M.C. Employees Credit Union, Inc. 1000 Robins Road P.O. Box 10341, 24506	2/15/52	P. W. Stilwell	\$ 724,465
V.B.H. Employees Credit Union, Incorporated 3300 Rivermont Avenue 24503	10/14/65	L. H. Ewers	\$ 509,425
Virginia League Central Credit Union, Incorporated 1207 Fenwick Drive 24506	9/29/39	E. H. Farley, Jr.	\$ 12,588,600
MANASSAS			
Contelco Credit Union, Inc. 9269 Lee Avenue P.O. Box 449, 22110	1/20/69	S. Gee	\$ 12,375,073
P.W.C. Employees Credit Union 9254 Lee Avenue 22110	1/21/71	D.A. Butler	\$ 2,534,317
P.W.H. Employees Credit Union, Inc. 8700 Sudley Road 22110	10/10/69	E. S. Hyatt	\$ 505,227
MARTINSVILLE			
M.H.M.H.C. Employees Credit Union Memorial Hospital, Northside Drive 24112	9/18/70	P. D. Wilson	\$ 576,229
Martinsville DuPont Employees Credit Union, Incorporated U.S. Route 220 East, DuPont Road P.O. Box 2158, 24112 Br: DuPont Plant, Dupont Road, Martinsville, VA 24112	3/23/53	D. W. Nunn	\$ 81,538,606
Martinsville Postal Credit Union, Incorporated 1123 Spruce Street 24112	7/1/49	D. Walker	\$ 169,258
MOUNT JACKSON			
Shenandoah County Credit Union 4066 South Main Street P.O. Box 354, 22842	9/1/81	S. Huemann-Kelly	\$ 218,104

CREDIT UNIONS

Name, Location & Branches	Date Opened	Treasurer	Total Assets
NEWPORT NEWS			
Chessie-Newport News Credit Union 8000 Marshall Avenue P.O. Box 5230, 23605	4/28/28	D. E. Bartron	\$ 6,017,391
Hampton Roads Postal Credit Union, Inc. Rouse Tower, 3rd Floor, 6060 Jefferson Avenue 23607	3/7/52	F. W. Redcross	\$ 2,214,910
Newport News Educators' Credit Union, Incorporated 12626 Nettles Drive PO Box 6249, 23606 Br: 812 Main Street, Newport News, VA 23605	11/1/54	J.M. Leonard	\$ 21,746,154
Newport News Municipal Employees Credit Union, Incorporated 210 25th Street 23607 Br: 513 Oyster Point Road, Newport News, VA 23602	11/21/50	R. W. Jones	\$ 19,584,342
Newport News Shipbuilding Employees' Credit Union, Inc. 3711 Huntington Avenue 23607 Brs: 433 Denbigh Boulevard, Newport News, VA 23602 5001 Huntington Avenue, Newport News, VA 23607 2300 Cunningham Drive, Hampton, VA 23666	6/2/28	Burton P. Hill	\$ 342,436,100
Riverside Health System Employees' Credit Union, Incorporated J. Clyde Morris Boulevard 23601	9/1/70	F. K. Hahn	\$ 2,355,121
NORFOLK			
Economy Credit Union 1157 Production Road 23502	9/28/72	S. A. Allen	\$ 231,318
Norfolk Newspapers Employees Credit Union, Incorporated 150 West Brambelton Avenue 23510	8/24/53	P. H. Yaros	\$ 2,202,012
Norfolk, VA. Postal Credit Union, Incorporated Tidewater General Mail Facility Building, Room 246, P.O. Box 781, 23501	3/9/25	T. A. Tynes, Sr.	\$ 3,694,161
Old Dominion University Credit Union, Inc. Webb Center, West 49th Street 23508	1/16/59	R. H. Kirby	\$ 9,497,162
Prime Care Credit Union, Incorporated 600 Gresham Drive 23507 Br: 6015 Poplar Hall Drive, Norfolk, VA 23502	3/9/70	J. W. Balk	\$ 4,965,552

CREDIT UNIONS

Name, Location & Branches	Date Opened	Treasurer	Total Assets
PETERSBURG			
Federal Employees Credit Union of Petersburg, Incorporated 29 Franklin Street 23803	8/14/24	T. M. Crawley, Jr.	\$ 1,685,108
Petersburg Federal Reformatory Credit Union, Incorporated Federal Reformatory 23803	8/27/51	W. W. Hawkins	\$ 751,435
PORTSMOUTH			
Belt Line Employees Credit Union, Incorporated 1050 Virginia Avenue P.O. Box 7323, 23707	12/23/29	F. M. Williams	\$ 1,629,647
Naval Hospital Credit Union, Incorporated Building 109, Naval Hospital P.O. Box 1105, 23705	11/11/53	W. A. Guinn	\$ 3,609,960
Navy Yard Credit Union, Incorporated, The 5100 George Washington Highway PO Box 1397, 23702 Brs: Building M-32, NNSY, Portsmouth, VA 23709 Building 73, NNSY, Portsmouth, VA 23709 3325 Taylor Road, Chesapeake, VA 23321	6/7/29	W. E. Reitelbach, Jr.	\$ 37,987,134
PFD FIREFIGHTERS Credit Union, Incorporated 361 Effingham Street 23704	5/24/55	K. G. Ballentine	\$ 3,236,047
Portsmouth Police Credit Union, Incorporated 1701 High Street P.O. Box 1066, 23705	4/24/57	K. R. Davis	\$ 1,129,329
Portsmouth Post Office Credit Union, Incorporated, The 933 Broad Street, Room 123 P.O. Box 7265, 23707	2/3/49	G. M. Henley	\$ 1,733,697
Proctor & Gamble Employees Credit Union, Incorporated 3600 Elm Avenue 23705	12/1/58	R. R. Bolen	\$ 187,161
RICHMOND			
Blue Cross and Blue Shield of Virginia Employees' Credit Union, Incorporated 2015 Staples Mill Road 23279 Br: 2221 Edward Holland Drive, Richmond, VA 23230	12/17/58	V. B. Figaro	\$ 3,442,430
DIR Credit Union, Incorporated Federal Building, 400 North Eighth Street 23219	12/21/50	B. Medlin	\$ 3,585,366

CREDIT UNIONS

Name, Location & Branches	Date Opened	Treasurer	Total Assets
RICHMOND (continued)			
Dominion Credit Union, Incorporated One James River Plaza, Lobby Level P.O. Box 26666, 23261	10/5/40	B. R. Cathey	\$ 30,740,180
NABISCO Employees Credit Union 6002 South Laburnum Avenue 23231	8/22/76	C. J. Anderson	\$ 1,587,639
Richmond Fire Department Credit Union, Incorporated 4715 Forest Hill Avenue 23225	5/15/29	E. C. Vaughan	\$ 5,409,867
Richmond Memorial Hospital Employees Credit Union, Incorporated 1300 Westwood Avenue 23227	11/11/57	M. Rebkovich	\$ 1,927,344
Richmond Police Credit Union, Incorporated 501 North Ninth Street 23219	11/15/34	A. L. Winstead	\$ 1,647,125
Richmond Postal Credit Union, Incorporated, The 1801 Brook Road 23260	11/22/23	B. Wilson	\$ 29,689,536
S.C.L. Employees Credit Union of Richmond, Inc. Bryan Park Terminal, RF&P Railroad P.O. Box 6355, 23230	6/17/52	W. E. Patterson	\$ 179,809
S.M.H. Employees Credit Union, Incorporated 5904 Hampstead Avenue 23226	4/11/69	D. M. Renick	\$ 1,744,877
Southern States Employees' Credit Union, Incorporated 6606 West Broad Street 23213	5/5/40	A. G. Meissner	\$ 8,278,292
Spruance Cellophane Employees Credit Union, Incorporated 7119 Jefferson Davis Highway P.O. Box 27222, 23237	3/24/53	C. Fountain	\$ 5,693,053
Thalhimers Credit Union, Incorporated Sixth & Broad Streets 23219	9/15/30	C. W. Lindsay	\$ 1,818,670
Virginia Credit Union, Inc. 808 East Broad Street P.O. Box 6713, 23219	12/11/28	D. J. Hall	\$ 201,587,207 2
Br: 101 North Fourteenth Street, Richmond, VA 23219 2300 West Broad Street, Richmond, VA 23220 7590 West Broad Street, Richmond, VA 23229 6641 Mechanicsville Turnpike, Mechanicsville, VA 23111			

CREDIT UNIONS

Name, Location & Branches	Date Opened	Treasurer	Total Assets
RICHMOND (continued)			
10450 Midlothian Turnpike, Richmond, VA 23235 3805 Cutshaw Avenue, Richmond, VA 23230			
Virginia United Methodist Conference Credit Union, Inc. 4016 West Broad Street 23230	3/27/52	G. S. Lightner	\$ 8,025,920
William Byrd Press Employees' Credit Union, Incorporated 2901 Byrdhill Road 23228	6/29/51	D. W. Hill	\$ 1,610,060
RIDGEWAY			
C.C.C. Martinsville Employees Credit Union, Incorporated Route 4, Box 244, 24148	8/10/64	E. L. Fisher	\$ 311,530
ROANOKE			
Times-World Employees Credit Union, Incorporated 201 West Campbell Avenue 24010	9/18/41	N. K. Shively	\$ 905,283
SALEM			
Salem E.B.A. Credit Union, Incorporated 731 Harrison Avenue 24153	4/24/57	G. L. Lyle	\$ 3,730,379
SMITHFIELD			
Gwaltney Employees Credit Union, Incorporated Highways 66 & 10 P.O. Box 224, 23430	8/10/61	B. R. Wise	\$ 1,466,519
Smithfield Packing Employee's Credit Union Smithfield Packing Company 23430	4/27/71	O. Addison	\$ 1,247,661
STAUNTON			
Staunton Employees Credit Union 1114 Johnston Street P.O. Box 1294, 24401	1/18/79	L. A. Melton	\$ 242,041
Virginia Gas Credit Union, Incorporated 107 South Coalter Street 24401	5/29/56	B. E. Dale	\$ 2,989,331
SUFFOLK			
Nansemond Credit Union, Incorporated, The 617 East Washington Street 23434	6/20/49	E. Demiel	\$ 2,554,538

CREDIT UNIONS

Name, Location & Branches	Date Opened	Treasurer	Total Assets
VIRGINIA BEACH			
Bayville Farms Credit Union, Incorporated 4137 First Court Road P.O. Box 5506, 23455	7/24/63	B. H. Noah	\$ 41,920
Tidewater Telephone Employees Credit Union, Incorporated 5648 Southern Boulevard 23462 Br: 2211 Executive Drive, Suite 100, Hampton, VA 23666	7/22/58	E. Johnson	\$ 18,083,368
WAYNESBORO			
Augusta Hospital Employees Credit Union, Inc. 501 Oak Avenue 22980	4/3/64	T. Long	\$ 1,318,584
GENICOM Employees Credit Union 501 West Broad Street P.O. Box 1784, 22980	6/13/77	S. T. Brauninger	\$ 5,648,785
Klann Employees Credit Union, Incorporated 301 Fourth Street 22980	9/2/56	S. F. Shiflett	\$ 63,800
W.P.S.E. Credit Union, Inc. 301 Pine Avenue 22980	10/17/58	M. Helms	\$ 1,036,200
Waynesboro DuPont Employees Credit Union 301 DuPont Boulevard 22980 Br: 2200 West Main Street, Waynesboro, VA 22980 200 East Broad Street, Waynesboro, VA 22980 901 South Delphine Avenue, Waynesboro, VA 22980	7/1/59	D. C. Fisher	\$ 131,119,748
WINCHESTER			
Frederick Credit Union 205 East Boscawen Street P.O. Box 736, 22601	4/1/82	R. M. Bromley	\$ 510,771
YORKTOWN			
AMOCO Yorktown Refinery Credit Union, Incorporated P.O. Box 578, 23690	3/12/58	L. L. Knutson	\$ 1,244,765

All Virginia Credit Unions Are Insured By The National Credit Union Administration Share Insurance Fund

BRANCHES OF OUT-OF-STATE CREDIT UNIONS

DULLES

United Air Lines Employees' Credit
Union
Midfield Terminal Building, Dulles
International Airport
branch of United Air Lines
Employees' Credit Union, Chicago,
Illinois

LYNCHBURG

Meredith Credit Union
1204 Fenwick Drive, Suite 113, 24502
branch of Meredith Credit Union,
West Des Moines, Iowa

WILLIAMSBURG

Anheuser-Busch Employees' Credit
Union
243 McLaws Circle, Suite 100, 23185
branch of Anseuser-Busch Employees'
Credit Union, St. Louis, Missouri

CREDIT UNION STATUS CHANGES
LIQUIDATIONS

March 1 National Homes Employees Credit Union, Collinsville, VA was liquidated this date

NONPROFIT DEBT COUNSELING AGENCIES
(Pursuant to Chapter 10.0, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Educational Services of Northern Virginia
3927 Old Lee Highway, Suite 101-E
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
1010 Miller Park Square
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222 West 19th Street
Norfolk, Virginia 23517

Consumer Credit Counseling Service of Virginia, Inc.
6 North 6th Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
3102 B Peters Creek Road, N.W.
Roanoke, Virginia 24010

Peninsula Consumer Credit Counseling Service
1520 Aberdeen Road
Hampton, Virginia 23666

Finance Consultants Debt Management Corporation
1275 K Street, N.W.
Suite 250
Washington, D.C. 20005

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

Addington Oil Corporation, t/a
Quick Stop Markets
303 West Jackson Street
Gate City, Virginia 24251

American Express Travel Related
Services Company, Inc.
American Express Tower
World Financial Center
New York, New York 10285-4775

B A Cheque Corporation
1 Powell Street
San Francisco, California 94102

Barclays Bank P L C
120 Broadway
New York, New York 10005

Citicorp Services, Incorporated
8430 West Bryn Mawr
Chicago, Illinois 60631

Global Express Money Orders, Inc.
8940 Brookville Road
Silver Spring, Maryland 20910

Gens Limited Partnership
14 Commerce Street
Dundalk Center
Dundalk, Maryland 21222

Interpayment Services Limited
120 Broadway
New York, New York 10005

Mattowler, Inc.
Dillwyn Pharmacy
Main & Conner Streets
Dillwyn, Virginia 23936

Nupar, Inc.
1205 Orchard Drive
Crozet, Virginia 22932

Omni Check Center, Inc.
4632 Jefferson Davis Highway
Richmond, Virginia 23234

Short Stop Food Stores, Inc.
11300 Hull Street Road
Midlothian, Virginia 23113

Societe Francaise Du Cheque De Voyage
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Travelers Cheque Associates Limited
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Travelers Express Company, Inc.
1350 Utica Avenue, South
Minneapolis, Minnesota 55416

Thomas Cook, Inc.
Travelers Cheque Division
11 West 42nd Street
New York, New York 10036

Virginia Food Dealers Association, Inc.
517 West Grace Street
Richmond, Virginia 23221

Western Union Financial Services, Inc.
One Lake Street
Upper Saddle River, New Jersey 07458